

StoneX[®]



STONEX FINANCIAL LTD

CURRENCY GUIDE





This currency guide provides detailed requirements including any additional banking information that is necessary for the payment of local currency.

STANDARD REQUIREMENTS FOR ALL INTERNATIONAL PAYMENTS

- Beneficiary Bank SWIFT/BIC Code
- Beneficiary Account Name
- Beneficiary Account Number
- Remitter Name and Address
- Remitter Account Number
- Purpose of Payment

Standard Requirements

The information listed above is mandatory for every transfer and should be provided along with any additional requirements for every transfer in all STONEX currencies. Without it, STONEX will be unable to process the concerned payment.

STONEX also recommends that full remitting chain details are disclosed in any payment instructions.

Purpose of Payment

The purpose of the EU Wire Transfer Regulations* is to promote transparency and traceability within wire transfers to reduce the risks of money laundering and terrorist financing. Accordingly, STONEX requires its customers to provide a purpose of payment for each and every transaction. Without a meaningful purpose of payment, transfers risk being stopped or rejected.

*REGULATION (EU) 2015/847 on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006.

Special Formatting / Additional Banking Information

This field will outline any additional information that is required to process the transfers via the relevant onshore payment system. This will be in addition to STONEX's standard requirements.



Capital Injections

If a capital payment of any description (loan services, capital injection, investment, etc.) or any type of payment that may result in a future repatriation is required, please contact your STONEX representative before execution of the transaction. Local regulations may require completion of additional documentation and not all payment types can necessarily be supported.

PSD2 Regulations

Please note that shared charges may be applied for payments in the EEA, subject to PSD2 regulations. This may result in deductions to the amount received by the beneficiary.

Supporting Documentation

Beneficiaries may be required to provide supporting documentation to comply with the relevant jurisdiction's Exchange Control Regulations. This is true of any of STONEX's currency offerings, whilst the request for supporting documentation can come from any bank involved in the remitting chain of the concerned transaction.

Requested MT103

For each available currency, STONEX has provided example payment instructions containing specific formatting according to the currency requirements in question. Each requested MT103 has been formulated in collaboration with our local onshore partners and is based on information from the relevant jurisdictions' local payment system. As such, each example MT103 meets onshore requirements; adhering to the requested formatting will ensure that any payments do not fail in the relevant local clearing system.

Prohibited Transactions

STONEX does not support transactions for or related to any of the following industries; Shell Banks, Arms, Defense and Military Organizations, Atomic Power, Unregulated Charities, Adult Entertainment, Virtual Currencies, Marijuana and Gambling.

DISCLAIMER

2020 © StoneX Financial Ltd (Company) a wholly owned subsidiary of StoneX Group Inc. group of companies. All rights reserved. The Company is registered in England and Wales with company number 5616586 and is authorised and regulated by the Financial Conduct Authority FRN446717. This document and the information herein is provided confidentially for information purposes only to the recipient and shall not be deemed to be an offer for the sale or purchase of any financial services product transaction or advice. This information is provided on an 'as-is' basis and no warranty, whether express or implied, is given as to its completeness or accuracy. The Company (on its behalf and on behalf of its group, directors, employees and agents) disclaims any and all liability as well as any third-party claim that may arise from the accuracy and completeness of the information detailed herein, as well as the use of or reliance on this information by the recipient, any member of its group or any third party. The StoneX group of companies provides financial services worldwide through its subsidiaries, including physical commodities, securities, exchange-traded futures and options and over-the-counter ("OTC") instruments, risk management and advisory services, global payments and foreign exchange products in accordance with applicable law in the jurisdictions where services are provided.



Note. Previous currency updates are archived at the end of this guide.

5th JANUARY 2022

AED: United Arab Emirates Dirham

AED work week will be from Monday to Friday with Saturday and Sunday being weekly off days, starting from 2022.

13th JANUARY 2022

AWG: Aruban Florin

ANG: Netherlands Antillean Guilder

TTD: Trinidad & Tobago Dollar

BBD: Barbadian Dollar

BSD: Bahamian Dollar

JMD: Jamaican Dollar

XCD: East Caribbean Dollar

KYD: Cayman Islands

Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

8th FEBURARY 2022

MYR: Malaysian Ringgit

MYR account number has a limitation of 20 numeric characters

CAD: Canadian Dollar

Full beneficiary address must be included in Field 59.

18th FEBURARY 2022

CNY: Chinese Yuan (Renminbi)

Salary and Wage payments are permitted for CNY payments

XPF: French Polynesian Franc

Full beneficiary address must be included in Field 59.

AED: United Arab Emirates Dirham

Full beneficiary address must be included in Field 59.

KRW: South Korean Won

The government-issued national ID for individuals and the residence permit number for foreign national residents is no longer mandatory, however, it may be requested by the onshore bank on an ad-hoc basis.



24th FEBRUARY 2022

UAH: Ukrainian Hryvnia

Following Russia's military action into Ukraine, the Ukrainian Central Bank have announced they are suspending their FX Market. As such, StoneX are suspending all Ukrainian Hryvnia (UAH) transactions until further notice.

24th FEBRUARY 2022

RUB: Russian Ruble

StoneX have taken the pre-emptive decision to suspend the currency and processing any payments into Russia until further notice.

24th FEBRUARY 2022

BYN: Belarusian Ruble

StoneX has suspended trading in BYN following Russia's military action into Ukraine and in anticipation of sanctions against Belarus.

4th MARCH 2022

BIF: Burundian Franc

Beneficiary account number must be in an 11-digit format.

31ST MARCH 2022

CNH: Chinese OFFSHORE (Renminbi)

The Purpose of Payment code is not required for offshore payments.

31ST MARCH 2022

CAD: Canadian Dollar:

Postal Box or P.O. Box or P.O. number is not accepted as the beneficiary's street address

9th June 2022

MZN: Mozambican Metical

Full beneficiary street address is required in field 59

16th June 2022

GYD: Guyanese Dollar

Funds paid to the Guyana Revenue Authority requires a reference with the following format: YY/MM/DD/RRRRRRRRRRRR. The relevant reference can be obtained from the Guyana Revenue Authority.



17th June 2022

LBP: Lebanese Pound

New underlying remitters and beneficiaries no longer require pre-approval by StoneX correspondent bank.

27th June 2022

MRU: Mauritanian Ouguiya

Payments toward the fishing and mining industries, and payments related to exports must be made in hard currency.

5th July 2022

THB: Thai Bhat

Clear and detailed purpose of payment description and code will be mandatory for all payments. Purpose code to be provided under format **/POP/XXXXXX/** with **XXXXXX** denoting the relevant purpose of payment code in Field 70 or Field 72. Grace period provided to adhere to this requirement is until 31 Dec 2022. Supporting documents are no longer mandatory, but they can still be requested on an ad-hoc basis.

14th July 2022

AZN: Azerbaijani Manat

Tax payments to the State Treasury Agency (CTREAZ22) a Budget Level Code (1 numerical-digit) and a Classification Code (6 numerical-digits) are required.

14th July 2022

SLL - SLE: Sierra Leone

Sierra Leone has a new currency: the New Sierra Leonean Leone (SLE). SLE will replace SLL.

15th July 2022

BRL: Brazilian Real

StoneX is unable to support payments to beneficiaries who hold an account with Ourinvest Bank, Maxima Bank, Travelex, Topazio Bank, Confidence Bank and Bex Bank.

27th July 2022

DZD – Algerian Dinar

Any payment flows to individual beneficiaries (B2P and P2P) must be pre-approved onshore before the trade is booked. Please contact your StoneX representative in advance to discuss your requirements.



5th August 2022

KHR: Cambodian Riel

Tax payments in favour of the General Department of Taxation (GDT) can be supported. Please reach out to your StoneX representative for information regarding the required supporting documents and full beneficiary details.

19th August 2022

THB: Thai Bhat

Full beneficiary address must be included in Field 59 and full remitter name and address must be included in Field 50.

26th August 2022

PYG: Paraguayan Guarani

Please contact your StoneX representative in advance if you are expecting increased flow in this currency.

2nd September 2022

AUD: Australian Dollar

Full beneficiary address must be included in Field 59 and full remitter name and address must be included in Field 50.

9th September 2022

UAH: Ukrainian Hryvnia

StoneX can support UAH payments again. All currency requirements remain the same.

22th SEPTEMBER 2022

PKR: Pakistani Rupee

4-character purpose of payment code is recommended for all PKR payments. List of codes are available upon request.

30th SEPTEMBER 2022

NAD: Namibian Dollar and ZAR: South African Rand

As per the existing local exchange control regulation a BOPCUS FORM needs to be completed for all NAD & ZAR payments.



15th November 2022

NAD: Namibian Dollar

For tax payments in NAD, the tax number is required in the payment instructions in field 70.





CURRENTLY SUSPENDED

GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Local market is closed every Friday.

Requested MT 103

:57A:	AFGBAFKAXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 2
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 28 characters (ALXX + 24 characters) (**Mandatory Field 59**).
- For **utility payments**: name of the client, month of the utility bill period covered, and contract number of the subscriber are all required (Field 70).
- For **tax payments**: FDP (payment order document generated by Tax Office system) is required (Field 70).
- For **custom fee payments**: NIPT (tax identification number) is required (Field 70).

Requested MT 103

:57A:	TIRBALTRXXX
:59:	/ALXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Any payment flows to individual beneficiaries (B2P and P2P) must be pre-approved onshore before the trade is booked. Please contact your StoneX representative in advance to discuss your requirements.
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Account number: 20 digits (**Mandatory Field 59**).

- In-depth, detailed purpose of payment. Beneficiary banks will not accept “invoice”, it must indicate the reason for the invoice (**Mandatory Field 70**).

Requested MT 103

:57A:	BEXADZAL002
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	SETTLEMENT DD27 10 17
	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 25 characters (AOXX + 21 characters) **(Mandatory Field 59)**.

Requested MT 103

:57A:	BCIDAOLUXXX
:59:	/AOXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Salary/payroll payments are supported - please indicate clearly in Field 70 of your MT103 that a payment is for salary/payroll purposes.

- Payments to Judicial Accounts (Depositos Judiciales) are **NOT** supported.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- CUIT – tax ID for corporates / CUIL – tax ID for individuals to be included in field 70 (tax ID is 11 digits) (**Mandatory Field 70**).

- Account number: 22 digits (**Mandatory Field 59**).

Requested MT 103

:57A:	BOSUARBAXXX
:59:	/XXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	RFB 1234456789 SERVICES INVOICE
	CUIT 23875421458

NOTE:

If STONEX is not in possession of complete and correct delivery instructions by the end of the day after the value date (T+3), STONEX will need to reverse the transaction back at the market rate + any tax charges STONEX may incur as a result of reversing. This is a change from our standard 10 business day reversal.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Payments above AMD 20 million require supporting documentation to be submitted to StoneX. The document should indicate the purpose of payment (e.g., copy of invoice).

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full legal entity type of the beneficiary (e.g., charity, corporate, etc.) (Field 70).

- For payments to Central Bank of Armenia (CBRAAM22XXX) the following information is **mandatory in Field 70** of the MT103:
 1. Residency of the customer (1 for resident and 2 for nonresident).
 2. Legal status of the customer (11 -- commercial organization / 12 -- non-profit organization / 21 -- individual / 22 -- Individual Entrepreneur).
 3. 10-digit code: consisting of a 2-digit code (according to relevant legal entity involved in transaction; code will indicate the tax office the entity is attached to) + 8-digit TIN Code (for Legal entity or Individual Entrepreneur) or Social card (for individual).
 4. Name of the customer.

- 3-digit bank codes are required to be added in front of the beneficiary account number (**Mandatory Field 59**). Please see the following page for a sample of codes. Please note that these codes are not exhaustive and may be subject to change.



AMD BANK CODES

- 103 or 900-Central Bank of Armenia
- 115-ArmbusinessBank
- 118-Anelik Bank
- 151-Ararat Bank
- 157-AmeriaBnak
- 160 or 161 -VTB Bank Armenia
- 163-Armekonombank
- 166-Prometey Bank
- 175-BTA Bank
- 181-Armeian Development Bank
- 193-Converse Bank
- 205-Inecobank
- 208-Mellat Bank
- 214-Byblos Bank Armenia
- 217-HSBC Bank Armenia
- 220-ACBA Credit Agricol Bank
- 223-Artsakhbank
- 241-Unibank
- 247-Ardshininvestbank
- 250-Armswisbank

Requested MT 103

:57A:	ARECAM22XXX
:59:	/XXX-XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	//2//11//1802630897//XXXX AG//



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Complete beneficiary address required (**Mandatory Field 59**).
- A beneficiary tax ID is required for all payments to ARUBA Tax Department (Departamento di Impuesto) (**Mandatory Field 70**).
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	ARUBAWXXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- AU + 6-digit BSB code – needed if payment is being made inside the AU local clearing system (**Mandatory Field 57D**).
- Beneficiary bank name and address required (**Mandatory Field 57D**).
- Full beneficiary address (**Mandatory Field 59**).
- Full remitter name and address (**Mandatory Field 50**).

Requested MT 103

:57D:	//AU035010
	BENE BANK NAME
	BENE BANK ADDRESS LINE 1
	BENE BANK ADDRESS LINE 2
:59:	/XXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Payments to non-resident beneficiaries are classified in 2 categories: taxpayer and non-taxpayer
 - a) Taxpayer non-resident (having Azerbaijani tax ID) can receive funds from a legal entity showing the clear purpose of transfer.
 - b) Non-taxpayer non-resident can only receive `financial aid` from abroad with supporting documents.
 - c) Non-resident legal entity (taxpayers) can receive funds from abroad only with supporting documents (invoice, contract, other real business papers).

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 28 characters (AZXX + 24 characters) (**Mandatory Field 59**).

- 10-digit Tax Identification Number (TIN/VOEN) (**Mandatory Field 59**). (TIN/VOEN) is not required for individuals.

- 6-digit BIK code (bank branch code) (**Mandatory Field 57D**).

- Beneficiary bank's Tax Identification Number (TIN/VOEN) – *list of codes available upon request* (**Mandatory Field 57D**).

- Beneficiary bank's correspondent AZN account number (in Azerbaijan Central Bank, IBAN format) - *list of account numbers available upon request* (**Mandatory Field 57D**).

- In-depth purpose of payment (**Mandatory Field 70**). If the payment is for charitable purposes, this must be clearly stated, or the beneficiary may be subject to a tax charge for income received.



PAYMENT REQUIREMENT

- For tax payments to the State Treasury Agency (CTREAZ22) only, a Budget Level Code (1 numerical-digit) and a Classification Code (6 numerical-digits) are required **in Field 70**. STONEX does not maintain a list of these codes as they are provided directly to the payer and will correspond to a specific account at the local tax authorities.
- The Prefix for Budget Level Code should be **LC** and Classification Code should be **CC**:
 - a) Example of a Budget Level Code where X represents a digit: **LCX**
 - b) Example of a Classification Code where X represents a digit: **CCXXXXXX**

Requested MT 103

:57D:	/AZXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	MUGANBANK OJSC
	TIN 9900003611
	BIK 200037 MUGAAZ22XXX
	AZ
:59:	/AZXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	VOEN XXXXXXXXXX
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	FCIBBSNSXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 22 characters (BHXX + 18 characters) (**Mandatory Field 59**).
- Beneficiary street address, city, country (**Mandatory Field 59**).
- Purpose of Payment Code: 3 characters (list of codes available upon request) (**Mandatory Field 70**). Line One of Field 70 must be formatted as: **/BENEFRES/BH//XXX/** with **XXX** denoting the relevant purpose of payment code.

Requested MT 103

:57A:	BBMEBHBXXX
:59:	/BHXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	/BENEFRES/BH//XXX/
	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- The beneficiary will be required to evidence the right to receive the funds before they can be settled.
- If the local beneficiary is a non-profit organization, approval by the local NGO bureau is required in order to receive funds.
- On value date, the local correspondent bank will inform the beneficiary bank of the payment. The beneficiary is then required to complete an Inward Remittance Form (Form C) indicating the purpose of the payment. After the correspondent bank receives the completed form, it will release the funds to the beneficiary bank to be credited to the beneficiary.
- The onshore correspondent bank or beneficiary bank may request supporting documents from the beneficiary to evidence the identity of the beneficiary and to confirm the purpose of the payment. If the beneficiary is an NGO, they will need to request approval prior to receiving funds for specific projects.
- STONEX cannot deliver BDT to convertible or non-convertible multiple currency BDT accounts.
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary bank branch name and address (**Mandatory Field 57D**).
- 9-digit Routing Code is recommended (Field 57D).



PAYMENT REQUIREMENT

For a beneficiary to successfully receive their BDT, they are first required to fill out a Form C. All payments into Bangladesh require the completion of a Form C regardless of amount.

PAYMENT PROCESS

- 1) On the value date, our paying bank will send a “Letter of Intimation” to the beneficiary bank.
- 2) Once the beneficiary bank receives the above letter, they will contact the beneficiary to complete the required Form C. If the beneficiary bank does not do this, the beneficiary may wish to contact the beneficiary bank directly to enquire about the incoming funds. NB: If a beneficiary has been informed by the ordering institution that the funds are enroute, the beneficiary can go ahead to their bank and request the Form C; this could ultimately speed up the settlement process as the beneficiary does not necessarily need to wait for the value date before completing the Form C.
- 3) Once the Form C has been completed, the beneficiary bank will send it to STONEX FINANCIAL LTD (hereafter as “SFL”) correspondent bank. It is only when SFL’s correspondent bank receives the returned and completed Form C that the BDT will be sent to the beneficiary bank to be credited to the beneficiary account.

Requested MT 103 – Option 1

:57D:	SCBLBDDHXXX
	BENE BANK BR BANANI BRANCH
	PLOT NO 75, BLOCK B
	DHAKA ROUTING NUM XXXXXXXXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



Requested MT 103 – Option 2

- 57A: Swift BIC Code.
- 72: Beneficiary Bank Branch Full Address with one of the following prefixes (BBB, Branch, Bank Add, Bank Address).

:57A:	SCBLBDDHXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/REC/BBB BANANI BRANCH
	// PLOT NO 75, BLOCK B

Requested MT 103 – Option 3

- 57A: Swift BIC Code.
- 72: Routing Code / 9-Digit Beneficiary Bank Branch Code with one of the following prefixes (Routing Num / BBB / Routing Code) included all in Line One.

:57A:	SCBLBDDHXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/ACC/ROUTING CODE: XXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Approval from the Exchange Control Authority (ECA) of the Central Bank is required for a resident making a payment in foreign currency to a non-resident of Barbados. There are some exemptions such as: payments for imports less than 10,000.00 BBD do not require ECA approval.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	FCIBBBBBXXX
:59:	/XXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



CURRENTLY SUSPENDED

GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Currency has 2 decimal places.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 28-characters IBAN (**Mandatory Field 59**).
- Taxpayer code required (UNN or UNP, INN) (**Mandatory Field 70**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	PJCBSY2XMNK
:59:	/BYXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID 190771069



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Nostro / Account funding for financial institutions is **NOT** supported.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).
- In depth, detailed purpose of payment (**Mandatory Field 70**).
- 5-digit transit code to be inserted in field 70 if beneficiary bank is **Scotiabank** (NOSCBZBSXXX) (list of the branches available upon request).
- 15-digit account number required for payments going to **Belize Bank Limited** (BBLZBZBZXXX) (Field 59).

Requested MT 103

:57A:	LIBABZBZXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TRANSIT CODE: 12345



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	BNTBBMHMXXX
:59:	/XXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	BANIBOLXXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 20 characters (BA39 + 16 characters) (**Mandatory Field 59**).
- BAM is settled as a EUR transfer. The beneficiary decides whether to withdraw the funds in BAM or in EUR at their bank.

Requested MT 103

:57A:	UNCRBA22XXX
:59:	/BAXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 6-digit beneficiary bank branch code (**Mandatory Field 70 or 72**).
- 11-digit account number for accounts held at **First National Bank** (Field 59).

Requested MT 103

:57A:	FIRNBWGXXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/REC/BANK BRANCH:281467



[** Pre-trade Requirements]

GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Currency Specific Formatting/Requirements:
 - a) IBAN: 29 characters (BRXX + 25 characters) (**Mandatory Field 59**).
 - b) '14-digit CNPJ (taxpayer ID) for corporations, NGO and Charitable organizations or 11-digit CPF for individuals (**Mandatory Field 70**).
 - c) Beneficiary contact name, telephone number and email address (**Mandatory Field 70**).

ADDITIONAL BANKING DETAILS

- There is a one-time pre-trade setup (cadastro) for each new beneficiary to comply with Brazil's Exchange Control Regulations. This one-time pre-trade setup is as follows:
 - a) Once StoneX receives the above beneficiary details, a staff member will contact the beneficiary to confirm the information received and explain the requirements to complete the pre-trade setup.
 - b) The beneficiary returns the completed documents to StoneX Banco de Câmbio SA via mail for approval by StoneX Compliance.
 - c) Once all required documents are approved, StoneX can complete the transaction.

- Payments to Broker Dealers are not supported. Payments to football/soccer teams are not supported.

• Payments to beneficiaries will incur a 0.38% IOF Tax (that StoneX will settle on behalf of the beneficiary to the relevant tax authority) in line with onshore regulations for FX transactions.

- Payments equal to or less than \$3,000.00 equivalent can be processed via direct credit mechanism and beneficiary will be exempt from cadastro set up process.



[** Pre-trade Requirements]

Payments to beneficiaries who hold an account with the following banks are **NOT** supported:

1. Ourinvest Bank
2. Maxima Bank
3. Travelex
4. Topazio Bank
5. Confidence Bank
6. BEX Bank

PRE-TRADE SETUP PROCESS

This is a one-time setup process via StoneX Banco de Câmbio SA which is required for a new beneficiary to comply with Brazil's Exchange Control Regulations. The pre-trade set up process is as follows:

1. StoneX New York will handle the new cases and forward the information to Brazil office.
2. StoneX Banco de Câmbio SA will email the beneficiary to explain the pre-trade setup process and provide the required documentation that needs to be completed and returned.
3. Beneficiary will be able to initiate the setup accessing the link to our Portal at <https://banco.stonex.com/> and clicking on the right top corner "Register Here".
4. The beneficiary should post the final form signed to StoneX Banco de Câmbio SA , at the following address. StoneX Banco de Câmbio SA A/C: Departamento de Câmbio Rua Joaquim Floriano, 413, 13º andar Itaim Bibi CEP 04534-011 São Paulo — SP Tel: (11) 3509-5492.
5. Digital signatures (standard ICP BRAZIL) are also accepted, and it would not be necessary to mail hard copies of paperwork, just by email complies.

For any questions regarding the pre-trade setup process or documentation after having been initially contacted please contact the StoneX Banco de Câmbio SA team at: fx.cambio@stonex.com /fx.cadastro@stonex.com or Phone: (11) 3509-5492

PAYMENT PROCESS

There is a one-time pre-trade setup required for every new beneficiary. After the pre-trade setup has been completed, the beneficiary will be required to provide the supporting documentation (e.g., invoice, agreement, etc) for each subsequent payment. This is a standard onshore requirement. All necessary support will be provided ensuring successful beneficiary setups both via our local team as well as our remote teams.



[** Pre-trade Requirements]

Requested MT 103

:57A:	ITAUBRSP
:59:	/BRXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: (CPF/CNPJ)
	BENEFICIARY CONTACT NAME, PHONE NUMBER, AND EMAIL ADDRESS



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 22 characters (GBXX + 18 characters) (**Mandatory Field 59**).
- 8-digit account number for onshore payments (Field 59).
- 6-digit sort code – needed if payment is being made inside GB local clearing system (Field 70).

Requested MT 103

:57A:	CHASGB2LXXX
:59:	/GBXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary street address, city, country – PO Box not accepted (**Mandatory Field 59**).

Requested MT 103

:57A:	SCBLBNBBXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 22 characters (BGXX + 18 characters) (**Mandatory Field 59**).
- Payments in favor of the Bulgarian National Revenue Agency require 1. Payment Code (6-digits) and 2. Unified Identity Code of the Remitter / BULSTAT Code (9-13 digits depending on the company) (Field 70).

Requested MT 103

:57A:	TTBBBG22XXX
:59:	/BGXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- This is a zero decimal currency and therefore does not have cents.
- Beneficiary account number must be in an 11-digit format.

Requested MT 103

:57A:	BCBUBIBIXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- This is a zero decimal currency and therefore does not have cents.
- StoneX can process tax payments in KHR to the General Department of Taxation (GDT). Before sending the tax payment, please reach out to your StoneX representative for more information and include the relevant P101 Document for the payment.

Requested MT 103

:57A:	ABAAKHPXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	UK STATE PENSION



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 9-digit Canadian routing number (CC+9 digits) **(Mandatory Field 57D)**.
- Full beneficiary address (city, country, street address, province/state and postal code/zip code where applicable) **(Mandatory Field 59)**. Postal Box or P.O.Box or P.O. number is not accepted.

Requested MT 103

:57D:	//CC081530166
	BENE BANK NAME
	BENE BANK ADDRESS LINE 1
	BENE BANK ADDRESS LINE 2
	BENE BANK ADDRESS LINE 3
:59:	/XXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	BCATCVCVXXX
:59:	/CVXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary address is required (**Mandatory Field 59**).
- Payments are processed onshore as draft payments.
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	NOSCKYKX
:59:	/XXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Funds are credited in the beneficiary’s account typically by close of business on value date and are available for withdrawal the following morning.

- This currency is used in Cameroon, Central African Republic, Chad, Republic of the Congo, Equatorial Guinea, and Gabon.

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address including town and country – PO Box not accepted (**Mandatory Field 59**).

- 23-digit account number (Relevé d’Identité Bancaire – RIB) in the following format (**Mandatory Field 59**).
 1. Bank code: 5 digits
 2. Branch code: 5 digits
 3. Account number: 11 digits
 4. Clé RIB – 2 digits

Requested MT 103

:57A:	EOCCMCXXXX
:59:	/CMXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning.
- This currency is used in Benin, Burkina Faso, Cote d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, Togo.
- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 24-character account number (Relevé d'Identité Bancaire – RIB) in the following format (**Mandatory Field 59**):
 1. Bank code: 5 characters (this includes the 2-character country code)
 2. Branch code: 5 digits
 3. Account number: 12 digits
 4. Clé RIB – 2 digits

Requested MT 103

:57A:	ECOCSDAXXX
:59:	/SNXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- NGOs may need to provide up-to-date registration documents in order to receive funds.
- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- RUT Tax ID Number (*Rol Unico Tributario*) for all CLP payments to corporate beneficiaries. This consists of 8 Digits + 1 Alphanumeric Verification Digit (9 characters in total) (**Mandatory Field 70**).
- RUN Tax ID Number (*Rol Unico Nacional*) for all payments to individuals holding a personal / non-professional bank account. This consist of 7 Digits + 1 Alphanumeric Verification Digit (8 characters in total) (**Mandatory Field 70**).

Requested MT 103

:57A:	BSCHCLRMXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: 123456789



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment.
- Remittance payments (P2P – where both the remitter and beneficiary are an individual) are **NOT** permitted. Only if the remitter and beneficiary are the same person can StoneX support such payments.
- Salary/Wage payments are **NOT** permitted.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full remitter name and address (**Mandatory Field 50**).
- Full Beneficiary Address (Recommended Field 59).
- As CNH is not a valid ISO Code, please ensure that your swift message (MT103) is CNY denominated. STONEX will then proceed to settle the payment in CNH as per the payment instructions provided.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
 - e) Payment Code: 6 digits

- Payments to onshore beneficiaries are heavily restricted and subject to local regulations which may or may not permit the payment. Beneficiaries need to ensure that they are set up with their banks to receive cross border CNY.

- Salary/Wage payments are permitted. The purpose of payment code for such payments should be quoted as COCADR for Wage and Salary Payments.

- Remittance payments (P2P – where both the remitter and beneficiary are an individual) are **NOT** permitted. Only if the remitter and beneficiary are the same person can StoneX support such payments.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full Beneficiary Address (Recommended Field 59).

- Full remitter name and address (**Mandatory Field 50**).

- In-depth, detailed purpose of payment (**Mandatory Field 70**).

- Purpose of Payment code must be included in **Field 72** in the format **72:/COCADR/** (for example).



Requested MT103

:57A:	BKCHCNBJ300
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/CNHCORP/
	/CSTRDR/

Purpose of Payment Codes

Purpose of Payment Code	Description
CGODDR	Goods Trade: such as sell or purchase for goods, import or export of goods, procurement of goods, Letter of Credit or documentary collection related to goods trade, prepayment of goods, etc.
CCTFDR	Capital Account: capital injection, capital reduction, capital payment, investment, shareholder loan, non-trade fund transfer, other capital payments as approved by relevant regulatory authorities
CSTRDR	Service Trade: such as public utility, rent, audit fee, hotel and accommodation fee, legal fee, advertising and promotion fee, copyright and license fee, service contract fee, design fee, research and development fee, registration fee, medical expenses, etc.
CCDNDR	Current Account: donation to charity organizations
COCADR	Current Account: dividend payment, profit distribution, tax payment, scholarships, salaries



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Beneficiary must have a presence in country and is required to present documentation (including AML documentation) for any receipt of foreign funds.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary tax ID number: 10-digit NIT (business tax ID) / 7–11-digit cédula (individual tax ID) (**Mandatory Field 70**).
- Beneficiary contact name, telephone number, and email address (**Mandatory Field 70**).

Requested MT 103

:57A:	COLOCBMXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: XXXXXXXXX
	BENEFICIARY CONTACT NAME, PHONE NUMBER, AND EMAIL ADDRESS



SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- COP Pre-Trade Set-up No Longer Required. The payment process has changed such that for all COP payments:
 1. **Below USD 10,000/COP:** STONEX sends an email to the beneficiary advising them that funds can be claimed at their bank. Beneficiary bank will require them to accept the funds by filling out the appropriate forms on-shore. Their account will then be credited. Trades less than 10K USD equivalent will be processed at the “tasa plena.”
 2. **Above USD 10,000/COP:** The beneficiary bank requires any supporting documents to be filled out and presented on the day the transaction is closed for the funds to be credited.
- Currently we can only support payments to the following local banks:
 - a) Banco AV Villas (only payments less than 10,000 USD equivalent) - BAVICOBB
 - b) Banco de Bogota - BBOGCOBB
 - c) Bancolombia - COLOCOBM
 - d) Banco de Occidente - OCCICOBCBO2
 - e) Citibank - CITICOBB
 - f) Banco Caja Social BCSC (only payments less than 10,000 USD equivalent) – CASOCOBB
 - g) BBVA Colombia - GEROCOBB
 - h) Itaú Corpbanca Colombia – BCTOCOBB
 - i) Banco Davivienda - CAFECOBBXXX
 - j) Banco GNB Sudameris - BSUDCOBB
 - k) Banco Colpatría (only payments less than 10,000 USD equivalent) - COLPCOBB
 - l) Banco Santander – SANTCOBBXXX



PAYMENT PROCESS

For payments **less** than USD 10,000 the COP payment process is as follows:

1. The beneficiary will receive an email from either Monica Rubio, Daniel Socci or Mariel Gil from the StoneX New York office notifying them of the USD sent.
2. COP payments require additional documentation at the discretion of the beneficiary's bank therefore, the beneficiary will need to contact their bank to determine if any supporting documentation is required for them to receive their funds. This is in addition to the formulario cambiario that is required at all times in order to perform the conversion of the USD into COP to beneficiary's account.
3. Once the beneficiary returns required documentation to their local bank, the bank will deposit the funds into the beneficiary's account. Please note, some banks may charge a fee for receiving funds based on the type of account a beneficiary has.

For transactions under USD 10,000, the amount of COP a beneficiary receives may vary slightly from the contracted notional, however, the beneficiary should always receive more funds than contracted. If a beneficiary receives less than their contracted notional, SFL will send the difference.

For transactions **under USD 10,000**, we are currently able to deliver the funds to the below banks:

- a) Banco AV Villas
- b) Banco de Bogota
- c) Bancolombia
- d) Banco de Occidente
- e) Citibank
- f) Banco Caja Social BCSC
- g) BBVA Colombia
- h) Itaú Corpbanca Colombia
- i) Banco Davivienda
- j) Banco GNB Sudameris
- k) Banco Colpatría
- l) Banco Santander



PAYMENT PROCESS

For payments **greater** than USD 10,000, the COP payment process is as follows:

1. The beneficiary will receive an email from either Monica Rubio, Daniel Socci or Mariel Gil from the StoneX New York office confirming that their account information is correct.
2. Once the beneficiary responds and the details are confirmed as correct, either Mariel Gil or Monica Rubio as well as a representative from the beneficiary's correspondent bank will call the beneficiary to confirm the notional that the beneficiary is to receive, by confirming the exchange rate the beneficiary bank will apply to the USD that SFL will ultimately send them to close out this transaction. SFL will attempt to close the trade as soon as the beneficiary is ready for the deal to be closed. SFL assumes all market risk from the time the transaction is initially priced to the time that the transaction can be closed out with the beneficiary bank. SFL guarantees the beneficiary to receive the exact COP amount transacted.
3. In order to successfully obtain their funds, the beneficiary will need to fill in the formulario cambiario and deliver the required documentation (if required) to their local bank on the day the transaction is closed for funds to be credited. A general guideline to go by is that the beneficiary will physically have to enter one of their bank's branches and provide original documents. Each bank has a help line to guide beneficiaries through this process.
4. Once the beneficiary returns the required documentation to their local bank, the bank will deposit the funds into their account.

For transactions **above USD 10,000**, we are currently able to deliver the funds to the below banks:

- a) Banco de Bogota
- b) Bancolombia
- b) Banco de Occidente
- d) Citibank
- e) Itaú Corpbanca Colombia
- f) BBVA Colombia
- g) Banco Davivienda
- h) Banco Santander
- i) Banco GNB Sudameris



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special formatting.
- This is a zero decimal currency and therefore does not have cents.

Requested MT 103

:57A:	BICCKMKMXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Invoice copies may be required for payment of goods and services.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 23-digit account number (**Mandatory Field 59**).

Requested MT 103

:57A:	CITCDKXXXX
:59:	/XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 22-digit IBAN in the following format (**Mandatory Field 59**):
 1. ISO Country Code: CR
 2. IBAN Check digits: 2 characters
 3. Bank Identifier: 4 characters
 4. Account Number: 14 characters

9-12-digit cédula jurídica (beneficiary's taxpayer ID) (Mandatory Field 70)

- 10 digits = corporation (beginning with 3)
- 9 digits = local individual (beginning with 1 through to 9)
- 12 digits = foreign individual (beginning with 1)

- Beneficiary street address (**Mandatory Field 59**).

Requested MT 103

:57A:	BSNJCRSJXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: 123456789



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 21 characters (HRXX + 17 characters) (**Mandatory Field 59**).
- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	RZBHHR2XXXX
:59:	/HRXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 24 characters (CZXX + 20 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	AIRACZPPXXX
:59:	/CZXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

- Local market is closed every Friday.

- Payment for goods and services may require a copy of invoice, subject to the beneficiary bank's discretion.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Payments to Dahabshil Bank International are **NOT** supported.

- Please note that inter-banking fees may apply locally.

Requested MT 103

:57A:	MRINDJJDXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 18 characters (DKXX + 14 characters) (**Mandatory Field 59**).
- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	DABADKKK
:59:	/DKXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Tax ID required (**Mandatory Field 70**)
 - a) For institutions this will be the “RNC”, also known as the TAX ID card number or the “Registro Mercantil” which is the registration number of the institution in the Chamber of Commerce. The RNC is 9 digits or more. The Registro Mercantil is 7 digits or more.
 - b) For individuals this will be an 11 digit “cédula” or their passport number.

Requested MT 103

:57A:	BRRDDOSDXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: XXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This currency is used in Antigua and Barbuda, Dominica, Grenada, Montserrat, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, and Anguilla.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	ECABAGAGXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 29 characters (EGXX + 25 characters) (**Mandatory Field 59**).
- Beneficiary address is required (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	CIBEEGXXXX
:59:	/EGXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Beneficiary must have a presence in country i.e., payments can be made to onshore residents only.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary bank branch name or full beneficiary bank branch address (**Mandatory Field 72**).

Requested MT 103

:57A:	HCBEERAIXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21
:71A:	OUR
:72:	/REC/BANK BRANCH:KEREN BRANCH



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Beneficiary must have a presence in country i.e., payments can be made to onshore residents only.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary bank branch name (**Mandatory Field 72**).

Requested MT 103

:57A:	CBETETAAXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21
:71A:	OUR
:72:	/REC/BANK BRANCH:ADDIS ABABA BRA



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- The EUR is the local currency in Andorra, Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Kosovo, Latvia, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, and the Vatican City, Lithuania

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN for onshore payments (Field 59).

Requested MT 103

:57A:	INGBNL2A
:59:	/NLXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT103

:57A:	WPACFJFXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 27 characters (FR76 + 23 characters) (**Mandatory Field 59**).
- Beneficiary Address is required (**Mandatory Field 59**).

:57A:	SOCBPFTXXX
:59:	/FR76XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- BBAN: 18 digits (**Mandatory Field 59**).

Requested MT 103

:57A:	SCBLGMMXXX
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 22 characters (GEXX + 18 characters) (**Mandatory Field 59**).
- In-depth, detailed purpose of payment is required (**Mandatory Field 70**).

Requested MT 103

:57A:	TBCBGE22XXX
:59:	/GEXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Bank branch code is recommended.
- Beneficiary address (street address and city) – NO PO BOX accepted (**Mandatory Field 59**).

Requested MT 103

:57A:	FBLIGHACXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 28 characters (GT + 26 characters) (**Mandatory Field 59**).
- **Payments to individual beneficiaries** can **ONLY** be made if the beneficiary account is with **Banco Industrial** (INDLGTGCXXX).
- Payments to all other beneficiaries (non-individuals) are not restricted by beneficiary bank.

Requested MT 103

:57A:	INDLGTGCXXX
:59:	/GTXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 18-character account number (**Mandatory Field 59**).

Requested MT 103

:57A:	ECOCGNCNXXX
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address required (**Mandatory Field 59**).
- 8-digit Transit Code required (**Mandatory Field 70**) – List of transit codes available on request.
- Funds paid to the Guyana Revenue Authority requires a reference in the following format: YYMMDD/RRRRRRRRRRRRR. The relevant reference can be obtained from the Guyana Revenue Authority.

:57A:	RBGLGYGGXXX
:59:	/XXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	TRANSIT CODE: XXXXXXXX
	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address required (**Mandatory Field 59**).

Requested MT 103

:57A:	SOGHHTPPXXX
:59:	/XXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Individual to individual (P2P) payments are **NOT** supported.
- Payments from corporations/organizations to individuals are **ONLY** supported if towards either salary or medical reimbursement.
- Capital injection payments are **NOT** supported.
- Payments to beneficiaries holding accounts at Central Bank are **NOT** supported (BCEHHNTEXXX).

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Tax ID number for the beneficiary (**Mandatory Field 70 or 72**):
 - For **Individuals**: Tarjeta de Identidad (ID) – 13-digits.
 - For **Corporates**: RTN (Registro Tributario Nacional) – (RTN + 14-digit tax ID).
- Type of account of the beneficiary must be indicated on the MT103 (**Mandatory Field 70 or 72**):
 - Cuenta corriente (checking account).
 - Cuenta de ahorro (savings account).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).



Requested MT 103

:57A:	BMILHNTEXXX
:59:	/XXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	ID: XXXXXXXXXXXXXX (Individuals) /
	RTNXXXXXXXXXXXXXX (Corporates)
	ACCOUNT TYPE: SAVINGS/CURRENT
	ACCOUNT
	SALARY PAYMENT NOV 2018



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary account number required from 1st January 2020 onwards (Field 59).

Requested MT103

:57A:	SCBLHKHHXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 28 characters (HUXX + 24 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	UBRTHUHBXXX
:59:	/HUXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

- Shared charges may be applied for payments in the EEA, subject to PSD2 regulations. This may result in deductions to the amount received by the beneficiary.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 26 characters (ISXX + 22 characters) (**Mandatory Field 59**).

- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	GLITISREXXX
:59:	/ISXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Funds are normally credited to the onshore beneficiary's account by close of business on value date and are usually available for withdrawal the following morning. Local banks typically take an extra day to release the incoming credit to the beneficiary.
- For payments other than goods & services, additional supporting documentation may need to be provided by the remitter and/or beneficiary.
- Payments to non-resident beneficiaries are restricted and are allowed only for project-related work (to be approved by the Central Bank on a case-by-case basis). Full supporting documentation (to prove the project-related revenue/expense) needs to be provided by the beneficiary for approval by the Central Bank.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- 11-character IFSC code, beneficiary bank name and beneficiary bank address required (**Mandatory Field 57A / 57D**).
- Beneficiary street address, city, country (**Mandatory Field 59**).
- Individual **transactions INR 500 million and above** (where the **remitter** is a non-individual), require a Legal Entity Identifier (LEI) number (Field 70). This is a 20-character code utilized in order to uniquely identify parties to financial transactions. Remitters can obtain their LEI number from their respective Local Operating Units (LOUs) who are accredited by the Global Legal Entity Identifier Foundation (GLEIF). The prefix **SL** should be utilized in order to readily identify the remitter's LEI number.



SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Individual **transactions INR 500 million and above** (where the **beneficiary** is a non-individual), require a Legal Entity Identifier (LEI) number (Field 70). This is a 20-character code utilized in order to uniquely identify parties to financial transactions. Beneficiaries can obtain their LEI number for their Local Entity Identifier India Ltd (LEIL). The prefix **BL** should be utilized in order to readily identify the beneficiary's number.
- For remittances received from abroad, in favor of charitable trusts or foundations for charitable purposes, beneficiaries must have a copy of the registration under the Foreign Contribution Regulation Act (FCRA) from the Ministry of Home Affairs Government of India. This should be held with the beneficiary bank.

Requested MT 103

:57D:	/IDIB000M089
	BENE BANK NAME
	BENE BANK ADDRESS 1
	BENE BANK ADDRESS 2
	BENE BANK ADDRESS 3
:59:	/XXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	SL/XXXXXXXXXXXXXXXXXXXXX/
	BL/XXXXXXXXXXXXXXXXXXXXX/



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) 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.
- Beneficiary Address is required (**Mandatory Field 59**).

For payment code (SKN info) requirements, please turn over.

Requested MT 103

:57A:	BMRIIDJAXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/SKNINFO/1/1/0/2/1



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. As such, it is recommended that SKN information is provided for all transfers, regardless of amount. Any missing or incomplete information may result in payments being either delayed or rejected.

The new fields are as follows:

Key	Description	Length	Possible Values
A	Sender Customer Type	1	1=Individual 2=Company/Corporation 3=Government
B	Sender Resident Type	1	1=Resident, 2=Non-resident
C	Beneficiary Bank City Code	1	**this is currently not an obligatory requirement. However, the lack of code must be signified with the digit "0"**
D	Beneficiary Customer Type	1	1=Individual 2=Company/Corporation 3=Government
E	Beneficiary Resident Type	1	1=Resident, 2=Non-resident

The new mandatory data will need to be reflected in swift **Field 72** in the following format **SKNINFO/A/B/C/D/E** where:

- Ø SKNINFO = Keyword (this is used to help systems automatically pick up the required code)
- Ø A = Sender type
- Ø B = Sender residency
- Ø C = 0
- Ø D = Beneficiary type
- Ø E = Beneficiary residency

For example, in Field 72, you would populate: **SKNINFO/2/1/0/1/1** for payroll payment by a corporate to individuals who are both residents and based in Jakarta

Please note

3 – Government type is only applicable if the beneficiary is an Indonesia Governmental institution who maintains an account with the central bank (INDOIDJA). This is applicable to both sections A and D.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Individual to individual (P2P) payments are **NOT** permitted.
- Transactions below IQD 10,000.00 are **NOT** supported.
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 23-character IBAN (IQ + 21 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	INLEIQBAXXX
:59:	/IQXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Payments to Palestine are currently **NOT** supported.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- ILS to Israel - IBAN: 23 characters (ILXX+19 characters) (**Mandatory Field 59**).
- ILS to Palestine - IBAN: 29 characters (PSXX +25 characters) (Mandatory Field 59).
Currently not supported.
- Beneficiary bank branch name or branch code.

Requested MT 103

:57A:	UNBKILITXXX
:59:	/ILXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary address (street address and city) (**Mandatory Field 59**).
- 5-digit Transit Code (Branch Code) (**Mandatory Field 59**).
- Transit Code must precede account number and would therefore no longer need to be populated again in Field 70. List of transit codes are available upon request.
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	FILBJMKNXXX
:59:	/XXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Payments to Post Bank (JPPSJPJ1XXX) are **NOT** permitted.

Requested MT 103

:57A:	SMBCJPJXXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 30 characters (JOXX + Bank Code + Branch Code + 18 characters) (**Mandatory Field 59**).
- Purpose of payment code: 4 digits (list of codes can be provided upon request) (**Mandatory Field 70**).
- Full name of the beneficiary is required – written out in full, without initials, abbreviations or acronyms (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	UBSIJOAX
:59:	/JOXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	1002
	SETTLEMENT DD27 10 17
	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 20 characters (**Mandatory Field 59**).
- Full beneficiary address (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**). It is recommended that the purpose of payment should be included in **Line One** of Field 70. The prefix POP should be utilized, and the description should directly follow with a space included e.g., POP SALARY.
- 12-digit fiscal code – BIN (Business Identification Number) or IIN (Individual Identification Number) (**Mandatory Field 70**). It is recommended that this code should be included in **Line Two** of Field 70. The prefix BIN or IIN should be utilized, and the code should directly follow with a space included e.g., IIN/BIN 123456789112.
- EKNP Code (**Mandatory Field 70**). It is recommended that this code should be included in **Line Three** of Field 70 and formatted with the prefix EKNP. This code should directly follow with a space formatted as 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. STONEX does not maintain a list of these codes as they are provided directly to the payer and will correspond to a specific account at the local tax authorities. A unique code will be generated specific to each taxpayer, and the remitter should check the tax advise with their respective tax committee for their BCC code before initiating a payment (or they should contact the local tax authorities directly) (Field 70).



Requested MT 103

:57A:	IRTYKZKAXXX
:59:	/KZXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	POP SALARY PAYMENT FOR JULY
	IIN or BIN 123456789123
	EKNP 2719KZT332



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary bank branch code: branch code is 5 digits which starts with the 2-digit bank code (**Mandatory Field 57A**).
- Full beneficiary address including street name, city, country and postal code (**Mandatory Field 59**).

Requested MT 103

:57A:	/41106
	NINCKENA
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 30 characters (KWXX + 26 characters) (**Mandatory Field 59**).
- Beneficiary street address, city, country (**Mandatory Field 59**).

Requested MT 103

:57A:	NBOKKWKWXXX
:59:	/KWXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Payments to individuals are permitted **EXCEPT** where payment is directly to a landlord for rent of premises.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 6-digit BIK code for beneficiary bank (**Mandatory Field 70**).
- 8-digit payment code (list of applicable payment codes is available from STONEX on request) (**Mandatory Field 70**).
- 16-digit account number (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	KICBKG22XXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REF: RENTAL SERV ICE SEPTEMBER JANUARY
	INV 00013768617KGS1
	BIK CODE: 118001
	POP CODE: 14153200 RENTAL SERVICE



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	COEBLALXXX
:59:	/XXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 28 characters (LBXX + 24 characters) (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	MEDLLBXXXX
:59:	LBXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	SBICLSMX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	UNAFRLMXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Local Market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Transactions greater than 50,000.00 USD equivalent are **NOT** supported*.
- Beneficiary bank branch name is required (**Mandatory Field 72**).

Requested MT 103

:57A:	LAFBLYLTXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/REC/BANK BRANCH TRIPOLI-LYBIA

*Daily transaction limit of 50,000.00 USD, please contact your client services team if you are expecting regular flow in this currency.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary street address, city, country (**Mandatory Field 59**).

Requested MT 103

:57A:	HSBCMOMXXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 27 characters (MG46 + 23 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	BMOIMGMGXXX
:59:	/MGXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	NBMAMWMW003
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- We cannot pay MYR to beneficiaries who hold an account with banks in Labuan.
- Beneficiary Account number has a maximum of 20 numeric digits (**Mandatory Field 59**).
- Full Beneficiary Address (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**). Any information that is vague or incomplete may need further clarification and will result in payment delays.

Requested MT 103

:57A:	ARBKMYKLXXX
:59:	/XXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Local market is closed every Friday.

Requested MT 103

:57A:	MALBMV/MVXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- The following types of payments must be made in hard currency: payments toward the fishing and mining industries, and payments related to exports. If you need to make such payments, please contact your StoneX representative to discuss your requirements.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 27 characters (MRXX + 23 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	BIIMMRMRXXX
:59:	/MRXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements

Requested MT 103

:57A:	STCBMUMUXXX
:59:	/MUXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- CLABE account number (18 digits) (**Mandatory Field 59**).

Requested MT 103

:57A:	BMSXMXMMXXX
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	AGMOMNUBXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 24-digit account number (**Mandatory Field 59**).

Requested MT 103

:57A:	BSABMAMCXXX
:59:	/XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- NIB number – 21 characters or 25 characters (MZ59 + 21 digits) (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- NUIT (Taxpayer Single Identification Number) – 9 digits (**Mandatory Field 70**).
- Full beneficiary street address is required – district, avenue and house number, city or village and country (**Mandatory Field 59**)

Requested MT 103

:57A:	FIRNMZMXXXX
:59:	/MZ59XXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	NUIT XXXXXXXXX



CURRENTLY SUSPENDED

GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary street address and city is required for all payments (**Mandatory Field 59**).
- ITRS Code (4 digits) indicating the purpose of payment (**Mandatory Field 70**). List of applicable codes available from STONEX upon request.
- In-depth, detailed purpose of payment (**Mandatory Field 70**). Any information that is vague or incomplete may need further clarification and will result in payment delays.

Requested MT 103

:57A:	KBZBMMMYXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	ITRS XXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

In line with the exchange control regulations by the local central bank, the beneficiary must complete a BOPCUS form for all payments indicating the purpose of the remittance and their relationship with the remitter. The beneficiary's bank must forward this form to our correspondent bank before the funds can be released. To expediate this process, it is recommended that the remitter informs their beneficiary of any incoming transfers, so they can liaise with their bank to complete the necessary forms.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Account Number: 8-13 digits, only digits are accepted (**Mandatory Field 59**).
- For tax payments, the tax number is required in the payment instructions (**Mandatory Field 70**).

:57A:	SBNMNANXXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Trade related payments are **NOT** supported (both Imports and Exports).
- Capital Injection Payments are **NOT** supported.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- 9-digit Permanent Account Number (PAN) of the beneficiary should be populated with a prefix 'PAN' (**Field 70**). This is required for the following payments:
 - Cross border payments related to services for social media content and payments for software development by individuals or corporations or equivalent.
 - Cross border payments related to any consultancy services (software related or not) which would apply to individuals only.

Such payments would involve a 1% advance Income Tax deduction that our local correspondents will settle on behalf of the beneficiary with the tax authority.

Requested MT 103

:57A:	NIBLNPKTXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	PAN: XXXXXXXXX
	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Currency of Sint Maarten and Curacao.
- We can only deliver ANG to banks that are licensed to operate local currency accounts.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Complete beneficiary address (**Mandatory Field 59**).
- In-depth purpose of payment (**Mandatory Field 70**).
- Payments to Bancaribe Curacao (CARACWCUXXX) are **NOT** permitted.
- The BIC code NOSCSXSMXXX is no longer valid and has been replaced by BIC code RBNKTTTPXXXX due to the Bank of Nova Scotia transferring its banking operations to Republic Bank. Payment instructions with BIC NOSCSXSMXXX will be rejected. Please use BIC code RBNKTTTPXXXX.
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	MCBKCWCUXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Valid account number is between 15-16 digits (**Mandatory Field 59**). This is made up of the Bank Code (2), Branch Code (4), Account Number (7) and Suffix (2-3).

Requested MT 103

:57A:	ANZBNZ22XXX
:59:	/XXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	BAPRNIMAXXX
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Remittance payments to individuals (P2P) are **NOT** supported.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 10-digit NUBAN account number is required (**Mandatory Field 59**).

Requested MT 103

:57A:	PRDTNGLAXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Shared charges may be applied for payments in the EEA, subject to PSD2 regulations. This may result in deductions to the amount received by the beneficiary.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 15 characters (NOXX + 11 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	ESSENOKXXXX
:59:	/NOXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary street address, city, country (**Mandatory Field 59**).

Requested MT 103

:57A:	OMABOMRUXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- The beneficiary must complete the **Inward Remittance Form (Form R)** indicating the purpose of the remittance and submit it to their bank. The beneficiary's bank must then forward the Form R to our correspondent bank before the funds can be released. This process might take 2 to 3 days. To facilitate the process, it is recommended that the remitter informs their beneficiary of the incoming transfer. Form R is required for all payments, regardless of the amount.
- Please note that if the beneficiary is registered locally as an NGO, INGO or NPO, they may be required to provide the Memorandum of Understanding (MOU) signed with Government of Pakistan and one of the following documents to be submitted together with the Form R.
 1. Registration with Economic Affairs Division (EAD)
 2. Registration with Ministry of Interior (MOI)

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 24 characters (PKXX + 20 characters) **(Mandatory Field 59)**.
- Ordering customer identity number (e.g: NICOP / Passport No. / CNIC / Entity Registration No. / Any other Unique ID) ^{***} **(Mandatory Field 70)**. The prefix **RUID** should be utilized.
- Beneficiary identity number (e.g: NICOP / CNIC / Passport No. / NTN / Entity Registration No) ^{***} **(Mandatory Field 70)**. The prefix **BUID** should be utilized.
- 4-digit POP code (list of applicable codes is available from StoneX) (Field 70). It must have a prefix and formatted as: POPC XXXX denoting the relevant purpose of payment code.
- Full ordering customer address, including country **(Mandatory Field 50)**.
- Full beneficiary bank branch name and address **(Mandatory Field 57D)**.
- Beneficiary contact information.

^{***} NICOP: National Identity Card for Overseas Pakistanis

CNIC: Computerized National Identity Card

NTN: National Tax Number

11/15/2022



PAYMENT REQUIREMENT

All payments require the completion of Form R, regardless of amount (this is despite the \$10,000/- level indicated on the Form R).

Please note that if the beneficiary is registered locally as an NGO, INGO or NPO, they would be required to provide the Memorandum of Understanding (MOU) signed with Government of Pakistan and one of the following documents to be submitted together with the Form R.

1. Registration with Economic Affairs Division (EAD)
2. Registration with Ministry of Interior (MOI)

PAYMENT PROCESS

1) On value date, STONEX FINANCIAL LTD (hereafter “SFL”) correspondent bank will send a remittance advice to the beneficiary bank.

2) Once the beneficiary bank receives the above advice, they will contact the beneficiary to complete the required Form R. If the beneficiary bank does not do this, the beneficiary may want to contact the beneficiary bank directly to ask about the incoming funds and request to complete Form R. NB: If a beneficiary has been informed by the ordering institution that the funds are en route, the beneficiary can go ahead to their bank and request the Form R; this could ultimately speed up the settlement process as the beneficiary does not necessarily need to wait for the value date before completing the Form R.

3) Once the Form R has been completed, the beneficiary bank will send it to SFL’s correspondent bank. It is only when SFL’s correspondent bank receives the returned and completed Form R that the PKR will be sent to the beneficiary bank to be credited to the beneficiary account. The contracted notional will always be received by the beneficiary.



Requested MT 103

:50K or 50F:	/XXXXX
	1/ORDERING CUSTOMER NAME
	2/ORDERING CUSTOMER ADDRESS 1
	2/ORDERING CUSTOMER ADDRESS 2
:52A:	XXXXXXXXXXXX
:57D:	BENE BANK NAME
	BENE BANK ADDRESS LINE 1
	BENE BANK ADDRESS LINE 2
	BENE BANK ADDRESS LINE 3
	SCBLPKXLHR
:59:	/PKXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	RUID XXXXX BUID XXXX





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Beneficiary must have a presence in country i.e., payments can only be made to onshore residents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	BOSPPGPMXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary tax ID (for individuals): cédula de identidad or passport is accepted (**Mandatory Field 70**).

- Beneficiary tax ID (for companies): RUC will always start with the numbers 800 followed by 6 digits (**Mandatory Field 70**).

Requested MT 103

:57A:	FCIBBSNSXXX
:59:	/XXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: XXXXXXXXX

Please contact your StoneX representative in advance if you are expecting increased flow in this currency.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 20-digit account number (CCI – Código de Cuenta Interbancario) (**Mandatory Field 59**).
- 11-digit RUC code (beneficiary tax ID) or 8-digit DNI (Documento Nacional de Identidad) or Carnet de Extranjeria (Foreign Registration Card) for foreigners living in Peru (**Mandatory Field 70**).

Requested MT 103

:57A:	BIFSPEPLXXX
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: XXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Beneficiary must have a presence in country i.e., payments can only be made to onshore residents.
- Due to heightened AML requirements in the Philippines, any transaction may be pulled up (particularly if the POP is unclear) and placed on hold pending supporting documentation to be provided by the remitter, such as, but not limited to; invoices, shipping manifests, employment contracts for salary payments, etc. before a payment is cleared.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- In-depth, detailed purpose of payment clearly explaining the reason for the transfer is required for all payments (**Mandatory Field 70**).
- Full beneficiary street address, city, country (**Mandatory Field 59**).

Requested MT 103

:57A:	BOIPHMM
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	CLEAR, CONCISE PURPOSE OF PAYMENT



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 28 characters (PLXX + 24 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	PPABLPKXXX
:59:	/PLXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Remittance payments to individuals (P2P) are **NOT** permitted.
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 29 characters (QAXX + 25 characters) (**Mandatory Field 59**).
- Beneficiary street address, city, country (**Mandatory Field 59**).

Requested MT 103

:57A:	QNBAQQAQXXX
:59:	/QAXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 24 characters (ROXX + 20 characters) (**Mandatory Field 59**).
- NIF tax code is mandatory if the final beneficiary is TREZROBU (Ministry of Public Finance) (Field 70).
- Full beneficiary address (**Mandatory Field 59**).

Requested MT 103

:57A:	RNCBROBUXXX
:59:	/ROXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



CURRENTLY SUSPENDED

GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- For payments to remote parts of Russia, the funds may take an extra day to reach the beneficiary bank.
- Payments for goods & services, and loans to Russian beneficiaries exceeding 5,000 USD may require the beneficiary to open a 'passport' for the transaction (*passport sdelky*) at their bank.
- Patronymic name may be required if beneficiary is female, resident and natural-born citizen of Russian Federation.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

For all commercial bank payments:

- a) 20-digit account number which begins with the number 4 (**Mandatory Field 59**).
- b) 20-character KORR number, **must** starts with the digits 301, and the last 3 digits of the KORR should match those of the relevant BIK. (**Mandatory Field 57D**).
- c) 9-character BIK code. (**Mandatory Field 57D**).
- d) Taxpayer identification - INN code (10 characters for companies and 12 for residents) (**Mandatory Field 70**).
- e) VO code (5 digits) which indicates the purpose of payment (list of applicable VO codes is available from STONEX on request) (**Mandatory Field 70**).



Requested MT 103 – Payments to all commercial banks.

:57D:	/RU044525931.30101810845250000931
	BENE BANK NAME
	BENE BANK ADDRESS LINE 1
	BENE BANK ADDRESS LINE 2
	BENE BANK ADDRESS LINE 3
:59:	/XXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	VOCODE 20100 INN:7705012216
	SETTLEMENT DD27 10 17
	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21

For Budgetary payments (e.g., Tax) where central bank is the beneficiary:

- a) 20-digit account number which begins with the number 0 (**Mandatory Field 59**).
- b) 20-character KORR number, **must** start with 401 (**Mandatory Field 57D**).
- c) 9-character BIK code. (**Mandatory Field 57D**).
- d) Bank department and branch name (refer to sample formatting on the following page) (**Mandatory Field 57D – Line 2**).
- e) Taxpayer identification - INN code (10 characters for companies and 12 for residents) (**Mandatory Field 70**).
- f) VO code (5 digits) which indicates the purpose of payment (list of applicable VO codes is available from STONEX on request) (**Mandatory Field 70**).
- g) UIN Code (20 or 25 digits or '0') and KPP Code (9 digits) (**Mandatory Field 70**).
- h) Russian Federation Budget Classification code(s) from N4 to N9 – as applicable to the payment. (**Mandatory Field 70 or 72**).



Requested MT 103 - Budgetary payments made towards the central bank (e.g., Tax).

:57D:	/CBFRUMMXXX.401XXXXXXXXXXXXXXXXXX
	Bank department // branch name
	BENE BANK ADDRESS LINE 1
	BENE BANK ADDRESS LINE 2
	BENE BANK ADDRESS LINE 3
:59:	/OXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	UIN XXXXXXXXXXXXXXXXXXXX
	VOCODE XXXXX KPP XXXXXXXXX
	TAX PAYMENT FOR 1ST QUARTER 2021 Ref XXX
	INN XXXXXXXXXXXXX
:71A:	OUR
:72:	/INTL/XXXXXX
	//N4/XXXXX /N5/XXXXX
	//N6/XXXXX /N7/XXXXX /N8/XXXXX /N9/XXXXX





GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- This is a zero decimal currency and therefore does not have cents.

Requested MT 103

:57A:	BKIGRWRWXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	ANZBWSWW
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	INOISTSTXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Remittance payments to individuals (P2P) are **NOT** permitted.
- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 24 characters (SAXX + 20 characters) (**Mandatory Field 59**).
- Beneficiary street address, city, country (**Mandatory Field 59**).

Requested MT 103

:57A:	INMASARIXXX
:59:	/SAXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full beneficiary address (**Mandatory Field 59**).
- IBAN: 22 characters (RSXX + 18 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	SOGYRSBGXXX
:59:	/RSXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Payment instructions are required 48 hours before value date.

Requested MT 103

:57A:	BARCSCSCXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	ECOCSLFRXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary address consisting of street address, city and country (**Mandatory Field 59**).

Requested MT 103

:57A:	XXXXXXXXXXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	BOSPSBSBXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

In line with the exchange control regulations by the local central bank, the beneficiary must complete a BOPCUS form for all payments indicating the purpose of the remittance and their relationship with the remitter. The beneficiary's bank must forward this form to our correspondent bank before the funds can be released. To expediate this process, it is recommended that the remitter informs their beneficiary of any incoming transfers, so they can liaise with their bank to complete the necessary forms.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	FIRNZAJJXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Payment of goods and services must fall within the South Korean definition of 'Business Transaction' (i.e., import, export, etc.) or risk being rejected for being a capital payment which must be made in USD, EUR etc. Rental payments, donations, capital funds, loans, and operating funds are typically classified as capital payments. If you need to make such payments, please contact your client representative to discuss your requirements.
- Tax payments can now be paid out from our Correspondent Bank; however, the beneficiary is required to submit tax receipts to their bank before the funds can be released.
- Salary payments can be supported where the beneficiary holds a resident account and is not receiving funds as an "Operating expense". If the beneficiary bank perceives that the transfer is one that must be repaid at a later date, the payment will be rejected as USD must be received by the beneficiary bank in such circumstances.
- Payments to non-resident free-won accounts are **NOT** supported.
- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Local beneficiary contact details needed for all payments over 20,000,000 KRW (Field 70 or 72). If the same beneficiary receives more than one payment within the same working day, adding up to a total of more than 20,000,000 KRW, the beneficiary will need to be contacted by the StoneX correspondent bank.
- Payments to corporations / companies require a business registration number (Tax ID) – 10 digits (Field 70).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- The government-issued national ID for individuals and the residence permit number for foreign national residents is no longer mandatory, however, it may be requested by the onshore bank on an ad-hoc basis.



Requested MT103

:57A:	KOEXKRSEXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	STEVEDORING SERVICES.
	BUS REG. NO.610-81-71806.
	CONTACT NAME
	TEL +1 234 567 8909



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Only payments to Equity Bank Southern Sudan Limited (EQBLSSJBXXX) and Co-Operative Bank of South Sudan (COBLSSJBXXX) are supported.
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- The delivery of SSP can be subject to delays when concerning UN Agencies, International NGOs, Oil & Mining companies and finally, International and Regional Development Bodies. This is due to the fact our correspondent bank is obliged to seek approval from the Central Bank before processing these type of transactions.
- **ONLY** onshore payments in local currency are permitted.

Requested MT 103

:57A:	ECOCSLFRXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Local market is closed every Friday.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- US Sanctions have now been lifted, however STONEX may prohibit certain types of transactions. Please contact a representative of STONEX who will advise if payment can be made.

- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	SUFRSDKHXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Payments for less than LKR 500.00 **CANNOT** be processed.
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	DEUTLKLXXXX
:59:	/XXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	SURBSRPAXXX
:59:	/XXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Beneficiary address required (street address and city) – NO PO BOX accepted (**Mandatory Field 59**).

Requested MT 103

:57A:	SBICSZMXXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 24 characters (SEXX + 20 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	DABASESXXXX
:59:	/SEXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 21 characters (CHXX + 17 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	UBSWCHZH80A
:59:	/CHXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Beneficiary must submit the Inward Remittance declaration and supporting documentation indicating the purpose of the remittance and submit it to their bank. After the onshore paying bank receives the completed form and documentation, it will release funds to the beneficiary bank and the payment normally clears the same day. To facilitate the process, it is recommended that the remitter inform the beneficiary of incoming payments.
- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- For payments greater than TWD 500,000 beneficiary contact details are required (Field 70). Additionally, the beneficiary will need to complete and return the FX declaration forms to the beneficiary bank in order to receive the funds.
- Beneficiary street address, city, country (**Mandatory Field 59**).
- Payments to beneficiaries who hold accounts with Chunghwa Post are **NOT** supported.

Requested MT 103

:57A:	DEUTTWTPXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



PAYMENT PROCESS

- TWD utilises a slightly different settlement mechanism to the other currencies in terms of how STONEX covers trades.
- STONEX can only cover trades when we are in receipt of the payment instructions. STONEX can then only purchase the funds for spot value. It is not just the matter of receiving the trade and making the transfer as would be the case for all other currencies, hence, realistically, the delivery of TWD will always be at minimum, T+3.
- On value date, our local correspondent will send the remittance advice to the beneficiary bank, who is also responsible for informing the beneficiary to fill in the required paperwork.
- There are two types of documents:
 - a) One for all transfers regardless of size and
 - b) One for transfers greater than TWD 500,000.00
- For example, if the transfer is for TWD 500,001.00, the beneficiary will be required to complete two forms.
- Please note that the beneficiary bank may not always inform the beneficiary of the inbound transfer – this varies from bank to bank. They will also not always do so on the given value date; sometimes only after the payment is noted as outstanding or sometimes, not at all.
- Therefore, from our experience, we recommend that the remitter informs their beneficiary of the incoming transfer and for which value date so that the beneficiary can proactively contact their bank to complete and submit the relevant paperwork (with the onus being on them). Upon completion, the beneficiary bank can forward the documents to our bank, thereby releasing the funds. Unfortunately, we cannot control any delays in this process that occur between the beneficiary bank and the beneficiary.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- In order to make payments to an individual, a copy of the passport and contract of employment must be provided. STONEX will send the document to our bank for approval.
- For corporates and individuals an INN (tax number) of 9 digits and an MFO (Bank code) of 9 digits are required (**Mandatory Field 70**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	FMBTTJ22XXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	INVOICE PAYMENT 123456
	INN: 020015974
	MFO: 350101805



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- The Tax Identification Number (TIN) is required when making tax revenue payments to the Tanzanian Revenue Authority (Field 70).
- 12-digit Control Number is required when transfers are in favor of a government institution, agency, authority, hospital, school and university whose account is with a commercial bank (**Mandatory Field 70 – Preceded by /ROC/**). This does not apply to government payments to the central bank (Bank of Tanzania – TANZTZX) and to the Tanzania Revenue Authority (TRA – TARATZT). Free formatting of the control code is also permitted and can be expressed as F70:/CONTROL CODE 991234567894. **The owner of the account is responsible for obtaining the control number from their bank.**

Requested MT 103

:57A:	CORUTZTZXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	SETTLEMENT DD27 10 17
	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21 TIN 123456789



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Account Number: 10-14 digits required, only digits are accepted (**Mandatory Field 59**).
- 6-digit POP code (list of applicable codes is available from StoneX) (**Mandatory Field 70 or 72**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- Full beneficiary address (**Mandatory Field 59**).
- Full remitter name and address (**Mandatory Field 50**).

Requested MT 103

:57A:	BKKBTHBKXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.

Requested MT 103

:57A:	ANZBTONNXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 12-digit account number required for payments going to accounts held at Scotiabank Trinidad and Tobago Ltd. (NOSCTTPSXXX). Format of account number: 5-digit transit code + 7-digit account number (Field 59).

List of transit codes for the 12-digit account number are available upon request.

- Full beneficiary address (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- Payments where the underlying remitter is an MSB or PSP are not supported. If you have a business need for such flow to be processed or you are not sure as to the type of the client, please contact StoneX to discuss if this can be supported.

Requested MT 103

:57A:	RBNKTPXXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 24 characters (TN59 + 20 characters) (**Mandatory Field 59**).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

UNIQUE ONSHORE SETTLEMENT PROCESS

- Please note that TND payments can experience additional delays due to the modus operandi and manual nature of Tunisia’s onshore clearing system.
- All payments are manually keyed into to the local system. In order to process the payment, STONEX’s correspondent requests information from the beneficiary bank via MT199. This can include, but is not limited to, a specific CB Code & the Nature of the Transaction concerned. Please note that this information cannot be proactively provided via MT103 but will be requested on a case-by-case basis by the involved onshore banks.
- Upon fulfilment by the beneficiary bank, the transaction can be executed into the local clearing system. Please contact your STONEX representative for further information.

Requested MT 103

:57A:	BIATTNTTXXX
:59:	/TNXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 26 characters (TRXX + 22 characters) (**Mandatory Field 59**).

Requested MT 103

:57A:	ISBKTRISXXX
:59:	/TRXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- A PRN tax ID number is needed for tax revenue payments being made to the Ugandan Revenue Authority. It is a 13-digit code using the format: PRNXXXXXXXXXX (Field 70).
- In-depth, detailed purpose of payment (**Mandatory Field 70**).

Requested MT 103

:57A:	DFCUUGKAXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	SETTLEMENT DD27 10 17
	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21 PRN XXXXXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- In-depth, detailed purpose of payment (**Mandatory Field 70**).
- IBAN: 29 characters (UAXX + 25 characters) (**Mandatory Field 59**).

Due to onshore restrictions:

- STONEX **CANNOT** facilitate any **humanitarian aid related payments**, except for the UN who are able to fund UN beneficiaries for operational purposes with the transaction code 8424.
- STONEX **CANNOT** facilitate payments for the **purposes of payroll**.
- STONEX **CAN** support payments for **commercial purposes**. This constitutes settlements between residents and non-residents for export and import of goods (products, services, works, intellectual property rights and other non-property rights intended for sale / delivery against payment). Payment details should contain the number and date of the agreement/contract/invoice (this should correlate with the transaction dates in question) as well as the Operation Code and a detailed purpose of payment (Field 70).

Requested MT 103 – Option 1

- 4-character Operation Code (list of applicable codes are available from STONEX upon request) preceding prefixed fields ; 804 (Country Code as payments are routed to the Ukraine) ; 999 (Code applicable to all non-residential ordering customers) (**Mandatory Field 70**).
- 8-digit tax ID for corporates and 10-digit tax ID for individuals is required (**Mandatory Field 70**).



57A:	UKCAUAKXXX
:59:	/UAXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	/REC/XXXX.804.999
	TAX ID XXXXXXXX(XX)

Requested MT 103 – Option 2

- 4-character Operation Code (list of applicable codes are available from STONEX upon request) preceding prefixed fields ; 804 (Country Code as payments are routed to the Ukraine) ; 999 (Code applicable to all non-residential ordering customers) (**Mandatory Field 72**).
- 3-digit Country Code is required (**Mandatory Field 72**). For a full list of country codes, please contact your STONEX representative.
- 8-digit tax ID for corporates and 10-digit tax ID for individuals is required (**Mandatory Field 72**).
- In summary, **Field 72** should be formatted as: **/REC/XXXX.804.999.XXX.XXXXXXXXXX** (where XXXX stands for the unique transaction code, 804 is Country Code for Ukraine as the destination of funds; 999 is Code applicable to all non-residential ordering customers, XXX stands for country code of the remitter from field 50K, 8-10 X stands for the tax code).

57A:	UKCAUAKXXX
:59:	/UAXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/REC/XXXX.804.999.XXX.XXXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

- Remittance payments to individuals (P2P) are **NOT** permitted.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- IBAN: 23 characters (AEXX + 19 characters) (**Mandatory Field 59**).
- Beneficiary Address is required (**Mandatory Field 59**).
- 3-character purpose of payment code (list of applicable codes is available from STONEX on request) (**Mandatory Field 70**). Line One of Field 70 must be formatted as: **/BENEFRES/AE//XXX/** with **XXX** denoting the relevant purpose of payment code.

Requested Mt 103

:57A:	EBILAEADXXX
:59:	/AEXXXXXXXXXXXXXXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	/BENEFRES/AE//XXX/
	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- **ONLY** payments to Citibank Uruguay are supported.
- Identification number for individuals (Número de Documento de Identidad) (8 digits) / RUT for companies/organizations (12 digits) (**Mandatory Field 70**).

Requested MT 103

:57A:	CITIUYYMMXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	TAX ID: XXXXXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- 5-digit BIK code (bank branch code) (**Mandatory Field 72**).
- 9-digit TIN number (Tax Identification Number) (**Mandatory Field 72**).

Requested MT 103

:57A:	CITIUYYMXXX
:59:	/XXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
:71A:	OUR
:72:	/BNF/BIK : XXXXX
	//TIN : XXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- This is a zero decimal currency and therefore does not have cents.

Requested MT 103

:57A:	BOSPVUVX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



CURRENTLY SUSPENDED

GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- No special requirements.



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- This is a zero decimal currency and therefore does not have cents.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Tax codes are required when making payments to the local Vietnamese tax authorities (or equivalent). These tax codes relate to both the sender (remitter) and the receiver (beneficiary). The communication of a tax payment will usually occur between the tax authority and the remitter, and a unique tax code / tax identifier number will be generated online for the remitter to use when initiating their payment. This code is needed by the local tax authorities in order to recognise that the payment relates to a specific beneficiary (Field 70 or 72).
- Payments cannot be made to Foreign Indirect Investment Accounts (FIAs).
- Beneficiary bank branch name (Optional 57A) and Province Name (Optional).
- Beneficiary street address, city, country (Optional Field 59).

Requested MT 103

:57A:	CITIVNVXHCM
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES
	XXXXXXXXXX



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment
- Local market is closed every Friday.
- Remittance payments to individuals (P2P) are **NOT** permitted.

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- Full name of the beneficiary is required – written out in full, without initials, abbreviations or acronyms (**Mandatory Field 59**).
- Payments in YER to the following banks are **NOT** supported:
 1. National Bank of Yemen (NBOYYESAXXX)
 2. Arab Bank (ARABYESAXXX)
 3. Qatar National Bank (QNBAYESAXXX)
 4. International Bank of Yemen (IBOYYESAXXX)
 5. CAC Bank (CACBYESAYIS)
 6. Yemen Kuwait Bank (YKBAYESAXXX)

Requested MT 103

:57A:	YBRDYESAXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	SETTLEMENT DD27 10 17
	REIMBURSEMENT OF MEDICAL EXPENSES
	REF 338 58 21



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- For payments to Barclays Bank Zambia, a branch code is required. This code is 6 digits (e.g. 02 00 17 bank code 02, area code 00 and bank branch code 17) (Field 57A).
- Full beneficiary address is recommended (Field 59).

Requested MT 103

:57A:	/020016
	BARCZMLXXX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	REIMBURSEMENT OF MEDICAL EXPENSES



GUIDELINES

- Standard Requirements
 - a) Beneficiary Bank SWIFT/BIC CODE
 - b) Beneficiary Account Name
 - c) Beneficiary Account Number
 - d) Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL BANKING DETAILS

- For only export related payments, our onshore correspondent will assess and ultimately permit such flows on an ad hoc basis. This will be dependent on the nature of these transactions. Therefore, please preclear such payments with us beforehand.

Requested MT 103

:57A:	SCBLZWHX
:59:	/XXXXXXXXXX
	BENE NAME
	BENE ADDRESS LINE 1
	BENE ADDRESS LINE 2
	BENE ADDRESS LINE 3
:70:	CLEAR PURPOSE OF PAYMENT



8TH AUGUST 2019

ARS: Argentinian Peso Payment Restrictions

Payments to Judicial Accounts (Depositos Judiciales) are not supported.

BRL: Brazilian Real Payment Restrictions

Payments to Broker Dealers and Football/Soccer teams are not supported.

KHR: Cambodian Riel Payments Notification

Payments can be made to beneficiaries holding accounts with all local banking institutions.

JPY: Japanese Yen Payment Restrictions

Payments to Post Bank (JPPSJPJ1XXX) are not supported.

NGN: Nigerian Naira Payment Restrictions

P2P and B2P payments, where the beneficiary is an individual, are not supported.

YER: Yemeni Rial Payment Restrictions

P2P payments, where the beneficiary and remitter is an individual, are not supported.

2ND SEPTEMBER 2019

IDR: Indonesian Rupiah Payment Requirements

SKN Info is mandatory for all payments equal to or below 1bio IDR. Beneficiary address is mandatory for all IDR payments.

KRW: South Korean Won Tax Payments

Tax payment are now supported. The beneficiary is required to submit tax receipts to their bank before the funds are released.

6TH SEPTEMBER 2019

SGD: Singapore Dollar Beneficiary Address

Beneficiary address (consisting of street address, city and country) is mandatory.

11TH SEPTEMBER 2019

THB: Thai Baht Account Number

10-14-digit account number is mandatory, only digits are accepted.



16TH SEPTEMBER 2019

NAD: Namibian Dollar Account Number

8-13-digit account number is mandatory, only digits are accepted.

18TH OCTOBER 2019

COP: Colombian Peso Payments Notification

Payments above USD 10,000 to CorpBanca can now be processed.

25TH OCTOBER 2019

TZS: Tanzanian Shilling Control Number

12-digit control number is required for specific institutions.

BGN: Bulgarian Lev Tax Payments

Payments to the Bulgarian National Revenue Agency require a payment code and BULSTAT code.

NZD: New Zealand Dollar Account Number

Valid account numbers are between 15-16 digits.

13TH NOVEMBER 2019

YER: Yemeni Rial Payment Restrictions

Payments to National Bank of Yemen (NBOYYESAXXX) and Arab Bank (ARABYESAXXX) in YER are not supported. Full name of the beneficiary is mandatory.

KRW: South Korean Won Supporting Documentation

For payments above KRW 20mio, the remitter or the beneficiary are required to provide supporting documentation.

DZD: Algerian Dinar P2P and B2P Payment Restrictions

P2P and B2P payments, where the beneficiary is an individual, are not supported.

DJF: Djiboutian Franc Inter-Bank Fees

Inter-bank fees may apply locally.

19TH NOVEMBER 2019

UAH: Ukrainian Hryvnia Onshore Restrictions

STONEX cannot facilitate any humanitarian aid related payments, payroll payments and commercial payments.



17TH DECEMBER 2019

BYN: Belarusian Ruble Beneficiary Address

Beneficiary address is now mandatory for all BYN payments.

RON: Romanian Leu Beneficiary Address

Beneficiary address is now mandatory for all RON payments.

RSD: Serbian Dinar Beneficiary Address

Beneficiary address is now mandatory for all RSD payments.

HRK: Croatian Kuna Beneficiary Address

Beneficiary address is now mandatory for all HRK payments.

6TH JANUARY 2020

RSD: Serbian Dinar IBAN Number

22 Character IBAN is mandatory, formatted as RSXX + 18 characters.

10TH JANUARY 2020

COP: Colombian Peso Payments Notification

Payments to Banco Santander (SANTCOBBXXX) can now be processed.

23RD JANUARY 2020

YER: Yemeni Rial Payment Restrictions

Payments to Qatar National Bank (QNBAYESAXXX) and International Bank of Yemen (IBOYYESAXXX) in YER are not supported.

28TH JANUARY 2020

PKR: Pakistani Rupee Supporting Documentation

Beneficiaries registered as an NGO, INGO or NPO may be required to submit additional supporting documents along with the Form R.

7TH FEBRUARY 2020

VND: Vietnamese Dong Tax Payments

Tax code and type of tax payment are required for tax payments.



10TH FEBRUARY 2020

NPR: Nepalese Rupee Payment Restrictions

Unable to support trade related payments (both exports and imports).

24TH FEBRUARY 2020

LSL: Lesotho Loti Beneficiary Address

Beneficiary address is now mandatory for all LSL payments.

6TH MARCH 2020

INR: Indian Rupee Payments Notification

Payments to Yes Bank (YESBINBBXXX) are not supported.

17TH MARCH 2020

UYU: Uruguayan Peso Payments Notification

Type of beneficiary account (either checking or savings) NO longer needs to be indicated.

17TH MARCH 2020

LBP: Lebanese Pound Currency Reactivation

LBP payments are now supported.

18TH MARCH 2020

PHP: Philippine Peso Trading Disruption

PHP trading and settlement were temporarily suspended on 17th March 2020. Trading has now resumed as of 18th March 2020.

18TH MARCH 2020

HNL: Honduran Lempira Temporary Suspension

HNL trading and settlement are suspended until further notice.

18TH/19TH MARCH 2020

JOD: Jordanian Dinar Trading Disruption

JOD trading and settlement were temporarily suspended on 18th March. This shutdown has now been relaxed to allow the banking system to function to 2pm (local time) daily.



23RD MARCH 2020

JOD: Jordanian Dinar Trading Disruption

JOD trading and settlement are suspended until 1st April 2020.

25TH MARCH 2020

NPR: Nepalese Rupee Temporary Suspension

NPR trading and settlement are suspended until 1st April 2020.

25TH MARCH 2020

BDT: Bangladeshi Taka Trading Disruption / Lockdown

BDT trading and settlement delivery may suffer from extended timelines, and payments may remain pending until 5th April 2020.

26TH MARCH 2020

JOD: Jordanian Dinar Trading and Settlement Resumption

JOD trading and settlement have now resumed as of 26th March. Please note, due to shortened operating hours locally, delivery timelines may experience delays.

30TH MARCH 2020

NGN: Nigerian Naira B2P Payments Reactivation

NGN B2P payments (transfers to individuals that emanate from corporations/organizations are now supported.

31ST MARCH 2020

GYD: Guyanese Dollar Transit Code Requirement

8 Numeric Digit Transit Code is mandatory as of 1st May 2020. List of transit codes are available on request.

1ST APRIL 2020

AMD: Armenian Dram Bank Code Requirement

3-digit bank codes are required to be added in front of the beneficiary account number.



2ND APRIL 2020

NPR: Nepalese Rupee Currency Reactivation

NPR trading and settlement have now resumed as of 2nd April. Please note, due to shortened operating hours locally, delivery timelines may experience delays.

27TH APRIL 2020

HNL: Honduran Lempira Currency Reactivation

HNL trading and settlement have now resumed as of 23rd April. Please note, due to shortened operating hours locally, delivery timelines may experience delays.

HNL: Honduran Lempira Tax ID and Account Type Requirement

Beneficiary tax ID (Individuals: Tarjeta de Identidad / Corporates: RTN) and type of account (checking account / saving account) must be included on the payment instructions.

11TH MAY 2020

ZWL: Zimbabwean Dollar Currency Reactivation

ZWL trading and settlement have now resumed as of 11th May. Please note, due to shortened operating hours locally, delivery timelines may experience delays.

9TH JUNE 2020

KZT: Kazakhstani Tenge Purpose of Payment Codes (EKNP)

All KZT payments require mandatory purpose of payment codes (EKNP).

15TH JUNE 2020

EGP: Egyptian Pound IBAN Number

29 Character IBAN is mandatory, formatted as EGXX + 25 characters for all EGP payments with effect from 30th June 2020.

16TH JUNE 2020

ANG: Netherlands Antillean Guilder BIC code NOSCSXSMXXX is no longer valid

The BIC code NOSCSXSMXXX is no longer valid and has been replaced by BIC code RBNKTPXXXX due to the Bank of Nova Scotia transferring its banking operations to Republic Bank. Payment instructions with BIC NOSCSXSMXXX will be rejected. Please use BIC code RBNKTPXXXX.

18TH JUNE 2020

MMK: Myanmar Kyat Purpose of Payment Code (ITRS)

All MMK payments require a mandatory purpose of payment code (ITRS). List of codes available upon request.



10TH JULY 2020

JMD: Jamaican Dollar Currency Requirements

All payments going to Bank of Nova Scotia require their respective branches' 5-digit branch/transit code to be present before the 9-digit account number (14 digits in total). List of codes available upon request.

28TH JULY 2020

JMD: Jamaican Dollar Currency Requirements

All payments require the beneficiary bank's branch/transit code to be present before the account number. List of codes available upon request.

3RD AUGUST 2020

SRD: Surinamese Dollar Currency Requirements

Payments are no longer restricted to just DSB Bank (SURBSRPAXXX).

5TH AUGUST 2020

COP: Colombian Peso Currency Requirements

We can only support payments less than 10,000 USD equivalent to Banco Caja Social BCSC (CASOCOBB).

6TH AUGUST 2020

ZWL: Zimbabwean Dollar Currency Requirements

For only export related payments, our onshore correspondent will assess and ultimately permit such flows on an ad hoc basis. This will be dependent on the nature of these transactions. Therefore, please preclear such payments with us beforehand.

30TH SEPTEMBER 2020

AWG: Aruban Florin Currency Requirements

A beneficiary tax ID is required for all payments to ARUBA Tax Department (Departamento di Impuesto).

8TH DECEMBER 2020

KRW: South Korean Won Foreign Nationals

Payments to foreign national residents require a 13-digit residence permit number. Where a residence permit number is not available to the beneficiary, a passport number or a national Tax ID (if applicable) are required.



27TH JANUARY 2021

GEL: Georgian Lari Tax Payments

Tax payments in GEL are now supported.

1ST FEBRUARY 2021

COP: Colombian Peso Tax IDs

The beneficiary tax ID should have the following number of digits: 10-digit NIT (business tax ID) / 7–11-digit cédula (Individual Tax ID).

3RD FEBRUARY 2021

LYD: Libyan Dinar Transaction Limit

Payments above 100,000.00 USD equivalent are not supported. If, for any reason, a transaction is passed to SFL that is equal to or greater than this notional, the trade will be cancelled, and funds will be returned to the customer at the originally traded rate.

8TH FEBRUARY 2021

COP: Colombian Peso Itaú Corpbanca

Since Itaú Corpbanca acquired Helm Bank (Banco de Credito), we have removed Helm Bank and Corpbanca from the list of local banks that we can deliver COP payments to and have replaced them with Itaú Corpbanca Colombia – (Swift BIC: BCTOCOB).

24TH FEBRUARY 2021

MNT: Mongolian Tugrik Beneficiary Address

Complete beneficiary address is mandatory for all MNT payments.

12TH MARCH 2021

CNY: Chinese Yuan (Renminbi) Requirement

CNAPS code is no longer required to process CNY payments.

12TH MARCH 2021

GYD: Guyanese Dollar Payments to the Central Bank

GYD payments to Bank of Guyana (GUBAGYGGXXX) are supported.

22ND MARCH 2021

MYR: Malaysian Ringgit Purpose of Payment

MYR payments require a clear and detailed purpose of payment. Any information that is vague or incomplete may need further clarification and will result in payment delays.



8TH APRIL 2021

PKR: Pakistani Rupee Identity Number Requirement

PKR payments now require Beneficiary Identity Number, Ordering Customer Identity Number and full Ordering Customer Address.

9TH APRIL 2021

BSD: Bahamian Dollar

BSD payments can be made to all banks in The Bahamas. There are no longer any restrictions as to which banks BSD payments can be made to.

13TH APRIL 2021

INR: Indian Rupee Bank Merger

Please note that Oriental Bank of Commerce (OBC) and United Bank of India (UTBI) have merged with Punjab National Bank (PNB). As per recent instruction from the Reserve Bank of India, the IFSC codes of Oriental Bank of Commerce (OBC) and United Bank of India (UTBI) were deleted effective 1 APRIL 2021. Ordering customers and their beneficiaries should liaise with each other and with their bank to determine the correct IFSC codes.

19TH APRIL 2021

LYD: Libyan Dinar Transaction Limit

Payments above 50,000.00 USD equivalent are not supported. If, for any reason, a transaction is passed to SFL that is equal to or greater than this notional, the trade will be cancelled, and funds will be returned to the customer at the originally traded rate.

28TH APRIL 2021

SSP: South Sudanese Pound

StoneX can only support payments to Equity Bank Southern Sudan Limited (EQBLSSJBXXX) and Co-Operative Bank of South Sudan (COBLSSJBXXX).

3RD MAY 2021

COP: Colombian Peso

Payments to Banco Davivienda are no longer supported (CAFECOBXXX).



18TH MAY 2021

IDR: Indonesian Rupiah SKN Information

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. As such, it is recommended that SKN information is provided for all transfers, regardless of amount. Any missing or incomplete information may result in payments being either delayed or rejected.

1ST JUNE 2021

BHD: Bahrain Dinar POP Code

All BHD payments require a 3-character purpose of payment code. List of codes are available upon request.

3RD JUNE 2021

LBP: Lebanese Pound Pre-Transaction Approval

Per requirements being mandated by our onshore correspondent banking network, all new underlying remitters and beneficiaries must be preapproved before commencing any LBP payments with StoneX.

4TH JUNE 2021

COP: Colombian Peso

Payments to Banco Davivienda (CAFECOBBXXX) are now supported.

17TH JUNE 2021

INR: Indian Rupee LEI Requirement

Individual payments equal to or greater than INR 500mio require a 20-character Legal Entity Identifier (LEI) number. This is only applicable for transactions where the entity(s) (i.e., the remitter and / or the beneficiary) are a non-individual.

24TH JUNE 2021

XAF: CFA Franc BEAC

Full beneficiary address is now mandatory for all XAF payments.

9TH JULY 2021

YER: Yemeni Rial

Payments to CAC Bank (CACBYESAYIS) and Yemen Kuwait Bank (YKBAYESAXXX) are no longer supported.



16TH JULY 2021

IQD: Iraqi Dinar Transaction Limit

Payments below IQD 10,000.00 are not supported. If, for any reason, a transaction is passed to SFL below this threshold, the trade will be cancelled, and funds will be returned to the customer at the originally traded rate.

16TH JULY 2021

COP: Colombian Peso Update

Payments over 10,000 USD equivalent to Banco Sudameris (BSUDCOBB) are now supported.

27TH JULY 2021

PKR: Pakistani Rupee Identity Number Update

PKR payments now require Ordering Customer and Beneficiary Identity Numbers with prefix RUID and BUID. These numbers should be populated in Field 70.

28TH JULY 2021

RUB: Russian Ruble Budgetary Payments

All budgetary payments (e.g., Tax), where the central bank is the beneficiary, now require a KPP Code, UIN Code, KORR, Bank Department // Branch Name and Russian Federation Budget Classification Code.

18TH AUGUST 2021

MZN: Mozambican Metical Purpose of Payment

MZN payments require a clear, in-depth and detailed purpose of payment. Any information that is vague or incomplete may need further clarification and will result in payment delays.

24TH AUGUST 2021

NPR: Nepalese Rupee PAN

9-digit Permanent Account Number (PAN) of the beneficiary to be populated in Field 70. This is only required for cross border payments related to services for social media content and payments for software development by individuals or corporates or equivalent. Such payments would involve a 1% advance Income Tax that our local correspondents will settle on behalf of the beneficiary to the tax authority.



24th SEPTEMBER 2021

AED: United Arab Emirates Dirham POP Code

All AED payments must include a 3-character purpose of payment code. List of codes are available upon request.

LYD: Libyan Dinar

*Daily transaction limit of 50,000.00 USD, please contact the client services team if you are expecting regular flow in this currency.

2nd NOVEMBER 2021

NPR: Nepalese Rupee

9-digit Permanent Account Number (PAN) of the beneficiary required for cross border payments related to any consultancy services (software related or not) which would apply to individuals only. These payments would involve a 1% advance Income Tax that our local correspondents will settle on behalf of the beneficiary to the tax authority.

12th NOVEMBER 2021

MZN: Mozambican Metical

9-digit NUIT (Taxpayer Single Identification Number) required for all MZN payments.

9th DECEMBER 2021

UZS: Uzbekistani Som

Payments in UZS is now available.

22nd DECEMBER 2021

XCD: East Caribbean Dollar

NOSGAG is no longer a valid Swift BIC code for Scotiabank Antigua. All payments processed to NOSGAG will be rejected.



CONTACT US

NEW YORK

230 Park Avenue
10th Floor
New York, NY 10017
T: +1 212 485 3549
F: +1 212 485 3505

LONDON

Moor House, 1st Floor
120 London Wall
London, EC2Y 5ET
T: +44 20 3580 6000
F: +44 20 3580 6001

SINGAPORE

1 Raffles Place
#12-62, Tower 2
Singapore, 048616
T: +65 6309 1006
F: +65 6309 1001