



Creating an International Wire Transfer*

You can create an International Wire Transfer single payment to a recipient. You can also make recurring future payments set to specified schedules

*Service charge may apply.

Note: You will need to obtain current wiring instructions from the beneficiary/recipient directly. Do not use a branch authorization form from a wire previously sent at a branch.

Using wiring instructions from a branch authorization form may cause delays in processing your wire or the wire may be returned as invalid.

To create an International Wire Transfer from an existing recipient

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**. The Payments page appears.
2. Click or tap **New Payment**, then select the **International Wire** payment type
3. Origination Details
 - a. If applicable, click or tap **From Subsidiary**
 - b. In the **From Account** field, enter or select an account from which the payment(s) will be made.
 - c. Click or tap on **Process Date**.
 - d. Optional: Set reoccurrence schedule
4. Click or tap the **Recipient/Account**
5. Enter an **Amount**
 - a. (Optional) Select the **Notify Recipient** check box to notify the Recipient when the wire is processed.
6. Enter **Purpose of Wire**

Note: Purpose of Wire is required for all wires and must be as detailed as possible. Purpose of Wire such as Invoice Payment, Payment, an Invoice Number, Inventory, Purchase, or Merchandise are not considered detailed and will cause delay in processing your wire. Maximum characters is 35.

7. Click or tap **Optional Fields**
 - a. Message to Beneficiary.
 - b. Reference for Beneficiary
 - c. FI to FI
 - d. Description



Note: Description field is for your records only. Description and Purpose of Wire are not be provided to recipient/beneficiary.

8. Click or tap **Draft** or **Approve**.

Note: Wires that are drafted must be approved in order to be processed. FAIRWINDS does not receive the wire for processing until it has been approved.

International Wire approval cutoff time: 3pm

9. Select appropriate **secure access code destination**

10. Input **secure access code**

11. Click or tap **Verify**

12. A confirmation message appears. Click or tap **Close**.

Note: If you see an error message, contact us at 407.277.5045 for assistance.



To create a Wire Payment from a New Recipient

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**. The Payments page appears.
2. Click or tap **New Payment**, then select **International Wire**.
3. Origination Details
 - a. If applicable, click or tap **From Subsidiary**
 - b. In the **From Account** field, enter or select an account from which the payment(s) will be made.
 - c. Click or tap on **Process Date**.
 - d. Optional: Set reoccurrence schedule
4. Click or tap on **Recipient/Account**
5. Click or tap **New Recipient**
6. Under **Recipient Detail**, enter the following details:
 - a. Display Name
 - b. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a wire is sent to them.
7. Under **Accounts**
 - a. International Account Type: Select **Account and SWIFT/BIC** or **Account, IBAN, and SWIFT/BIC**

Note: Some countries require a complete the IBAN in order to process the wire. Please review international wire requirements per country to examples.

- b. Input **Account Number**
8. Under **Beneficiary FI**
 - a. Name of financial institution
 - b. Select appropriate Country
 - c. If using Account and Swift/BIC, complete: SWIFT/BIC
 - d. If using Account, IBAN, and SWIFT/BIC complete: IBAN, SWIFT/BIC
 - e. Complete Physical Address for beneficiary financial institution
9. Complete **Receiving FI or Intermediary FI** as required based on instructions provided by beneficiary (recipient) and beneficiary FI.
10. Under **Recipient Details**
 - a. Wire Name
 - i. **Wire Name must match the name on the recipient's account**
 - b. Select Country
 - c. Enter the complete **physical address** for the beneficiary/recipient.
 - i. Entering an incomplete physical address or PO BOX will cause the wire to be rejected.
11. Click or tap **Use without Save** or **Save Recipient**.
 - a. Clicking Save Recipient will save the wiring instructions for this recipient as a new recipient for future use.
12. Enter an **Amount**.



13. (Optional) Click the **Notify Recipient** check box to notify the recipient of the payment.
14. Enter **Purpose of Wire**

Note: Purpose of Wire is required for all wires and must be as detailed as possible. Purpose of Wire such as Invoice Payment, Payment, an Invoice Number, Inventory, Purchase, or Merchandise are not considered detailed and will cause delay in processing your wire. Maximum characters is 35.

15. Click or tap **Optional Wire Information**
 - a. Message to Beneficiary.
 - b. Reference for Beneficiary
 - c. FI to FI
 - d. Description

Note: Description field is for your internal records. Description and Purpose of Wire are not provided to recipient/beneficiary.

16. Click or tap **Draft** or **Approve**.

Note: Wires that are drafted must be approved in order to be processed. FAIRWINDS does not receive the wire for processing until it has been approved.

International Wire approval cutoff time: 3pm

17. Select appropriate **secure access code destination**
18. Input **secure access code**
19. Click or tap **Verify**
20. A confirmation message appears. Click or tap **Close**.

Note: If you see an error message, contact us at 407.277.5045 for assistance.



Specific International Wire Requirements Per Country

*Note- requirements are subject to change at any time. Additionally, local governments for beneficiary may require additional details. Please have the beneficiary contact their financial with any questions.

Argentina

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, phone number, and email as listed on their account
- CBU Client number
- CBU (Clave Bancaria Uniforme) – 22 digit bank ID
- Beneficiary CUIL/CUIT (tax ID number) 9-12 digits long

Note: Beneficiary pre-registration with correspondent may be required prior to the first payment. Registration normally takes 1 week but may take up to 3 weeks in some cases.

Canada

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- Beneficiary Bank ID: 5-digit Transit Code or 9-digit Routing Number

China

For Offshore Delivery:

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- Purpose of Payment
- Note: Beneficiary must be a corporation

It is best practice to have the recipient/beneficiary let CNY know of incoming payment so that documents can be presented in a timely manner.

For Onshore Delivery:

Payments must include:



- Beneficiary bank SWIFT/BIC, name, and address
- 12-Digit CNAPS (China National Advanced Payment System code)
- Full beneficiary name, address, account number, and phone number as listed on their account
- Note: Beneficiary must be a corporation with an eligible wire purpose as per local requirements.
- Wire Purpose
- Beneficiaries may be required to provide documents to receive payment.

It is best practice to have the recipient/beneficiary let the beneficiary financial know of incoming payment so that documents can be presented in a timely manner.

China- CNY

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- 12-Digit CNAPS (China National Advanced Payment System code)
- Helpful to include: 6-character payment code

It is best practice to have the recipient/beneficiary let CNY know of incoming payment so that documents can be presented in a timely manner.

Hong Kong

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account

Colombia

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- Recipient/beneficiary tax id, full name, and phone number (NIT for corporations: 9-10 digits, and Cedula ID for Individuals: 8-9 digits)

India

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address



- Full beneficiary name, address, account number, and phone number as listed on their account
- IFSC code (Indian Financial Sorting Code) 11 characters
- BBK Branch phone number

Mexico

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- CLABE account number (18-digits)

Saudi Arabian Riyal

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- IBAN Required (24 Characters- SA+22 Characters)

Taiwan

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, and account number
- Wire Purpose
- Beneficiaries may be required to submit documents locally to release larger payments. The beneficiary's bank can assist the beneficiary with understanding what documents are required. Required documents could include (but not limited to):
 - FX Declaration- with original signatures, no copies or emails
 - Supporting documents- this could be copies of invoice or loan agreements

Turkey

Payments must include:

- Beneficiary bank SWIFT/BIC, name, and address
- Full beneficiary name, address, account number, and phone number as listed on their account
- IBAN Required (26 Characters- TR+24 Characters)

United Kingdom/Great Britain

Payments must include:



- Beneficiary bank SWIFT/BIC, name, and address
 - Full beneficiary name, address, account number, and phone number as listed on their account
 - 6-digit Bank Sort Code
- Note: IBAN may be required