



The Payment Manager® Service

International ACH Payment Supplement



Contents

About this Guide.....	1
International ACH Payments.....	1
Overview.....	1
The IAT SEC Code.....	1
How the International ACH Process Works.....	1
Guidelines for International ACH Transactions.....	1
IBANs and BICs.....	1
Savings Accounts.....	2
Prenotes.....	2
Utility Payments.....	2
Remitter Detail/Beneficiary Statement.....	2
Foreign Exchange.....	2
Foreign Exchange Type Field Values.....	3
IBAN Formats.....	4
Processing Deadlines and Transaction Posting.....	4
Country-Specific Transaction Information.....	5
Eligible Currency Pairs Matrix.....	5
Quick Reference.....	6
SEPA Payments.....	9
Australia.....	15
Canada.....	16
Hong Kong.....	18
India.....	19
Mexico.....	20
New Zealand.....	21
Philippines.....	22
Singapore.....	24
United Kingdom.....	29
Detailed International ACH Confirmations.....	29

About this Guide

This supplement provides information about using the Payment Manager Service to create ACH and wire payments to recipients outside the United States. Refer to the Payment Manager File specification for your file type for information about where to enter this information in your payment file.

For general information about the Payment Manager Service, refer to *The Payment Manager Service Reference Guide*.

International ACH Payments

Overview

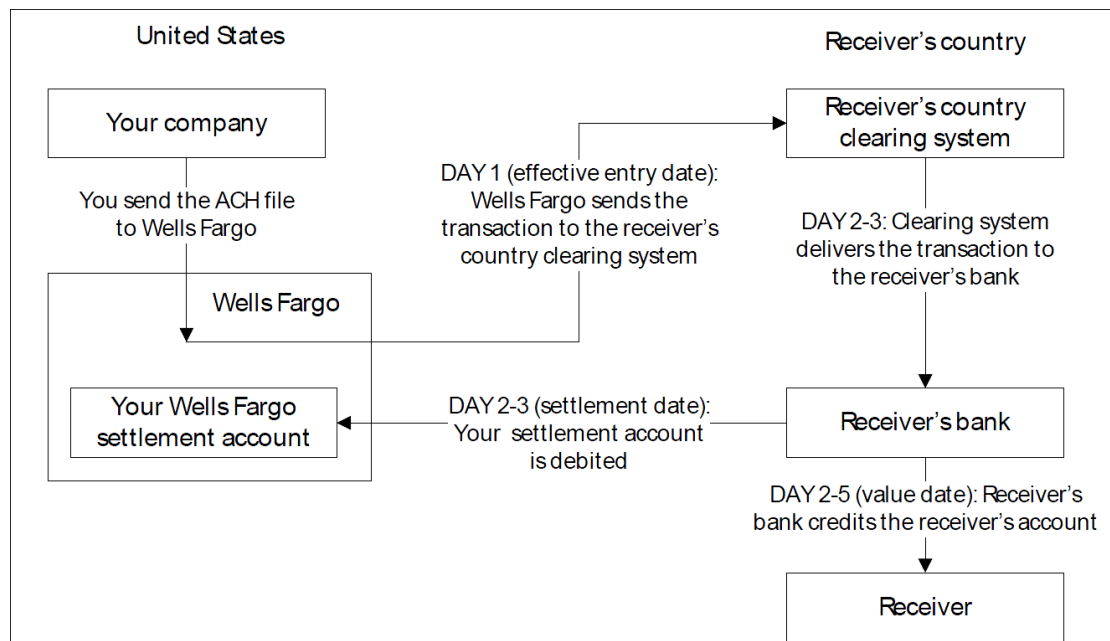
The IAT SEC Code

All international ACH payments use the IAT SEC code. You must use the IAT SEC code for any transaction in which a financial institution located outside the territorial jurisdiction of the United States is involved in the processing and/or settlement of the transaction.

Using the IAT SEC code makes it easier for financial institutions and gateway operators who process originated ACH transactions (including Wells Fargo) to comply with U.S. law, including programs administered by the Office of Foreign Assets Control (OFAC).

How the International ACH Process Works

The following diagram illustrates how international ACH transactions are processed.



Guidelines for International ACH Transactions

IBANs and BICs

To process an international ACH payment, you need the beneficiary's account number and the routing code for the beneficiary's bank.

IBANs — you can only use the IBAN (international bank account number) if it is specifically identified as an acceptable format for the destination country.

BICs — you can only use the SWIFT BIC (bank identifier code, also known as the SWIFT address or code) if it is specifically identified as an acceptable routing code for the destination country.

See **Country-specific transaction information** for a description of the account number and routing code you can enter for each country.

Note: IBANs are required for SEPA payments. For more information about SEPA payments, see **SEPA payments**.

Savings Accounts

If the receiver of an international ACH transaction wants to use a savings account as the destination account, it can be used only if it conforms to the account numbering convention required for the destination country. Account numbering conventions are described in **Country-specific transaction information**. A savings account with an internal account number that does not conform to the standard required for the destination country cannot be used for international ACH.

Prenotes

For domestic ACH transactions, a prenote is a zero-dollar transaction sometimes used to “test” the transaction information.

Prenotes, however, are not used for international ACH transactions. Prenotes are invalid in the payment systems of other countries. To prevent them from being passed on to other countries’ payment systems, Wells Fargo automatically rejects prenotes.

Utility Payments

International ACH can be used to make payments to telecoms, electric companies, water companies, and other utilities in some countries. To make a utility payment, you must be able to enter the necessary remittance detail to properly apply the payment to the beneficiary’s account. If you cannot enter the complete remittance information, initiate the payment using a wire transfer.

See **Country-specific transaction information** to determine whether you can include addenda information for the beneficiary country and, if so, how many characters of information you can include.

Remitter Detail/Beneficiary Statement

Beneficiaries usually see your company’s name on the received item as the originator. If a receiving bank does not pass along this information, Wells Fargo is listed as the originator.

Foreign Exchange

If you originate a cross-currency payment, foreign exchange is performed to convert the transaction amount from the origination currency to the destination currency.

The following is an example of a conversion from U.S. dollars (USD) to Canadian dollars (CAD) when the exchange rate is 1.5:

Originated transaction amount	= USD \$100.00
Received amount	= 100.00 x exchange rate
	= 100.00 x 1.5
	= CAD 150.00

You can contract the foreign exchange rate with our Foreign Exchange desk prior to settlement. If a contract is in place, include the contract number in your ACH file in the foreign exchange reference field. If you do not include a contract rate in your file, the rate based on your foreign exchange profile is applied.

Foreign exchange is performed the morning of the date the transaction settles to your account. For prepaid customers, this is the effective entry date (the date the transaction is sent to the payment system by Wells Fargo). For credit customers, the transaction settles and the foreign exchange is performed on the value date (the date the beneficiary receives funds).

Note: The contract must remain in effect through the date when the foreign exchange is performed as specified above. If the contract expires before the file is processed by Wells Fargo, the contract rate will not be accepted.

Foreign Exchange Type Field Values

The foreign exchange (FX) type field in Payment Manager Files indicates the foreign exchange conversion method for a transaction. Valid entries for this field are FV, VF, and FF.

FV — fixed to variable

FV stands for **fixed to variable**. In this situation:

- Your Wells Fargo account is denominated in a currency that is different from the currency for the receiver's account.
- The amount from your Wells Fargo account is fixed, and the amount to the receiver depends on the foreign exchange conversion.

Example 1: you have employees abroad, and you pay them a monthly stipend of 1,000 USD to be deposited to their account at a foreign bank in the local currency. You originate each ACH transaction for \$1,000 from your USD account, and we perform the currency conversion and send the payment in the local currency. We debit your USD account for \$1,000, and we include the amount of foreign currency sent on your statement.

Example 2: your company operates in Europe, and you have vendors in the U.K. that you pay a monthly service fee of 1,000 euros to be deposited to their account at a bank in the U.K. You originate each ACH transaction of 1,000 euros from your United Kingdom (UK) EUR account, and we perform the currency conversion and send the payment in GBP. We debit your EUR account for 1,000 euros, and we include the amount in GBP on your statement.

VF — variable to fixed

VF stands for **variable to fixed**. In this situation:

- Your Wells Fargo account is denominated in a currency that is different from the currency for the receiver's account.
- The foreign currency amount to the receiver is fixed, and amount from your Wells Fargo account depends on the foreign exchange conversion.

Example 1: your vendor invoices you for 1,000 euros. You originate an ACH transaction for 1,000 euros from your USD account, and we perform the currency conversion to determine the USD amount to debit your account for the transaction. We send 1,000 euros to your vendor's account, and we include your USD settlement amount on your statement.

Example 2: you have employees in Singapore, and you pay them a monthly stipend of 1,000 SGD to be deposited to their accounts at a bank in Singapore. You originate each ACH transaction from your HKD MCA account, and we perform the currency conversion to determine the HKD amount to debit your account. We send 1,000 SGD to your employees, and we include the amount in HKD on your statement.

FF — fixed to fixed

FF stands for **fixed to fixed**, and you use this option when the transaction doesn't require foreign exchange. This occurs when your Wells Fargo account and the receiver's account are denominated in the same currency. In this situation, no foreign exchange is necessary.

Example: your vendor invoices you for 1,000 euros. You originate an ACH transaction from your UK branch account for 1,000 euros, and we send 1,000 euros to your vendor's account. The settlement on your MCA account is 1,000 euros. No currency conversion is necessary.

IBAN Formats

A typical IBAN format is as follows:

- Two-letter country code
- Two check digits calculated from the remainder of the IBAN
- Bank code (length varies)
- Branch code (length varies, not included for all countries)
- Account number (length varies)

The first four characters are always a two-letter country code and two check digits, but the remaining content varies by country. The IBAN for some countries contain other elements than listed above, such as an account type code or additional check digits.

Processing Deadlines and Transaction Posting

Your file must be received by the deadline indicated below on the day of the effective entry date for transactions in the file.

You can send a file to Wells Fargo up to 45 days in advance of the effective entry date. Wells Fargo warehouses your international ACH transactions until the day of processing.

When determining the posting date, consider both U.S. holidays and holidays for the destination country.

Destination	Deadline (Central Time)	Wells Fargo settlement account debited*	Beneficiary receives credit
SEPA (see SEPA payments)	5:30 am CT	Day 2	2 days
Australia	12:30 pm CT	Day 2	2-3 days
**Canada	2:30 am CT	Day 1 CAD Day 2 USD	1-2 days CAD 2-3 days USD
Note: For some remote destinations in Canada, transactions may post later than the specified effective entry date.			
Hong Kong	9:00 am CT	Day 3	3-4 days
India	9:00 am CT	Day 3	3-5 days
Mexico	5:30 am CT	Day 2	2-3 days
New Zealand	12:30 pm CT	Day 2	2-3 days
Philippines	9:00 am CT	Day 2	2-3 days
Singapore	9:00 am CT	Day 2	3-4 days
United Kingdom (non-SEPA/Bacs)	8:30 am CT	Day 3	3 days

* Prepaid customers are debited on the effective entry date.

** Only for IFT

Country-Specific Transaction Information

Eligible Currency Pairs Matrix

As shown in the table below, the type of international transaction you can originate depends on the originating account for the transaction.

	Origination currency	Credit payments (sending funds to)												Debit payments (collecting funds from)		
		Destination currency/country												Destination currency/country		
		EUR SEPA	AUD Australia	CAD Canada	USD Canada	HKD Hong Kong	INR India	MXN Mexico	NZD New Zealand	PHP Philippines	SGD Singapore	GBP Great Britain	USD United States*	CAD Canada	USD Canada	USD United States
Multi-currency account	EUR – Eurozone Euro	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	AUD – Australian dollar	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	CAD – Canadian dollar	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	HKD – Hong Kong dollar	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	INR – Indian rupee**	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N
	MXN – Mexican peso	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	NZD – New Zealand dollar	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	PHP – Philippine peso**	N	N	N	N	N	N	N	N	Y	N	N	N	N	N	N
	SGD – Singapore dollar	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
	GBP – British pound	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	N
UK branch account	EUR – Eurozone Euro	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N
	USD – U.S. dollar	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N
	GBP – British pound***	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N
Canadian Branch account (IBA)	CAD – Canadian dollar	N	N	Y	Y	N	N	N	N	N	N	N	N	Y	Y	N
	USD – U.S. dollar	N	N	Y	Y	N	N	N	N	N	N	N	N	Y	Y	N
U.S. account	USD – U.S. dollar	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	****

* USD to the U.S. can only be originated from a U.S. account.

** Cross-currency payments are not allowed from INR and PHP multi-currency accounts due to account restrictions.

*** Due to local regulations, pre-paid options are not available for GBP payments from UK branch accounts.

**** Debit payments in USD to the U.S. are not permitted from prepaid U.S. accounts.

Quick Reference

The types of international transactions you can originate depend on the type of account you use to originate a transaction. See **Eligible currency pairs matrix** on the previous page for more information.

Country	SEPA	Cntry code	Curr code	Receiver acct number	Bank ID	Remit info	Your acct debited	Receiver credited
Aland Island	Yes	FI	EUR	18-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Andorra	Yes	AD	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Australia	Yes	AU	AUD	Max 9-char acct no	6-digit BSB	18 chars	Day 2	2-3 days
Austria	Yes	AT	EUR	20-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Azores	Yes	PT	EUR	25-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Belgium	Yes	BE	EUR	16-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Bulgaria	Yes	BG	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Canada		CA	CAD, USD	Max 17-digit acct no	9-digit routing code	None	Day 1 CAD Day 2 USD	1-2 days CAD 2-3 days USD
Canary Islands	Yes	ES	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Croatia	Yes	HR	EUR	21-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Cyprus	Yes	CY	EUR	28-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Czech Republic	Yes	CZ	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Denmark	Yes	DK	EUR	18-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Estonia	Yes	EE	EUR	20-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Finland	Yes	FI	EUR	18-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
France	Yes	FR	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
French Guiana	Yes	GF	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Germany	Yes	DE	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Gibraltar	Yes	GI	EUR	23-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Greece	Yes	GR	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Guadeloupe	Yes	GP	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Guernsey	Yes	GG	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Hong Kong		HK	HKD	Max 35-digit acct no	8- or 11-char SWIFT BIC	None	Day 3	3-4 days

Country	SEPA	Cntry code	Curr code	Receiver acct number	Bank ID	Remit info	Your acct debited	Receiver credited
Hungary	Yes	HU	EUR	28-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Iceland	Yes	IS	EUR	26-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
India		IN	INR	Max 34-char acct no	11-char IFSC	None	Day 3	3-5 days
Ireland	Yes	IE	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Isle of Man	Yes	IM	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Italy	Yes	IT	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Jersey	Yes	JE	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Latvia	Yes	LV	EUR	21-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Liechtenstein	Yes	LI	EUR	21-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Lithuania	Yes	LT	EUR	20-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Luxembourg	Yes	LU	EUR	20-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Madeira	Yes	PT	EUR	25-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Malta	Yes	MT	EUR	31-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Martinique	Yes	MQ	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Mayotte	Yes	YT	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Mexico		MX	MXN	18-digit CLABE	18-digit CLABE	None	Day 2	2-3 days
Monaco	Yes	MC	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Netherlands	Yes	NL	EUR	18-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
New Zealand		NZ	NZD	12-digit acct no	6-digit bank/branch no	12 chars	Day 2	2-3 days
Norway	Yes	NO	EUR	15-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Philippines		PH	PHP	Max 35-digit acct no	8- or 11-char SWIFT BIC or 9-digit BRSTN	None	Day 2	2-3 days
Poland	Yes	PL	EUR	28-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Portugal	Yes	PT	EUR	25-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Réunion	Yes	RE	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Romania	Yes	RO	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Saint Barthélemy	Yes	BL	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Saint Martin (French part)	Yes	MF	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Saint Pierre et Miquelon	Yes	PM	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
San Marino	Yes	SM	EUR	27-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days

Country	SEPA	Cntry code	Curr code	Receiver acct number	Bank ID	Remit info	Your acct debited	Receiver credited
Singapore		SG	SGD	Max 35-digit acct no	11-char SWIFT BIC	None	Day 2	3-4 days
Slovakia	Yes	SK	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Slovenia	Yes	SI	EUR	19-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Spain	Yes	ES	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Sweden	Yes	SE	EUR	24-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Switzerland	Yes	CH	EUR	21-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
United Kingdom (non-SEPA/Bacs)		GB	GBP	8-digit acct no (add leading zeros, if needed)	6-digit sort code	18 chars	Day 3	3 days
United Kingdom (SEPA)	Yes	GB	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days
Vatican City	Yes	VA	EUR	22-char IBAN	8- or 11-char SWIFT BIC	140 chars	Day 2	2 days

SEPA Payments

The Single Euro Payments Area (SEPA) initiative created a zone in which qualifying ACH payments are treated as if they are within the same country even when the receiving financial institution is in a different country. SEPA ACH payments can be simpler to originate because you provide the same basic information for the receiver regardless of the country where the receiving financial institution is located.

Information passed through the local clearing system to the beneficiary is standardized for SEPA payments, as is information provided on returned transactions.

An ACH payment originated through Wells Fargo is sent as a SEPA payment if it meets the following requirements:

- The originating account is a Wells Fargo UK account denominated in U.S. dollars, British pounds, or euros.
- The receiving financial institution is located in one of the SEPA countries listed below.
- The payment conforms to the requirements in the table below.

The following is a list of countries supported for SEPA payments.

Austria	France	Lithuania	Romania *
Belgium	Germany	Luxembourg	San Marino
Bulgaria *	Greece	Malta	Slovakia
Croatia *	Hungary *	Monaco	Slovenia
Cyprus	Iceland *	Netherlands	Spain
Czech Republic *	Ireland	Norway *	Sweden *
Denmark *	Italy	Poland *	Switzerland *
Estonia	Latvia	Portugal	United Kingdom *
Finland	Liechtenstein *		

* Although these countries accept SEPA payments in euros, the euro is not the national currency for these countries. As a result, SEPA payments to these countries may require foreign exchange by the beneficiary bank, which may impact the date when the beneficiary receives the funds.

The following is a list of dependent territories supported for SEPA payments.

Aland Islands	Gibraltar	Madeira	Saint Barthélemy
Andorra	Guadeloupe	Martinique	Saint Martin (French part)
Azores	Guernsey	Mayotte	Saint Pierre et Miquelon
Canary Islands	Isle of Man	Réunion	Vatican City
French Guiana	Jersey		

Item	Max Length	Description
Receiver's account number	Varies	Must be an IBAN of the length required for the destination country. See Quick reference .
Bank ID (optional)	8 or 11	If provided, must be the bank's 8- or 11-character SWIFT BIC code.
Currency	3	EUR (euros)
Destination country code	2	See Quick reference .
SEPA category purpose code (optional)	4	See SEPA category purpose codes .
SEPA purpose code (optional)	4	See SEPA purpose codes .
Reference (optional)	35	You can include up to 35 characters of SEPA reference information.
Minimum transaction amount		0.01 euro
Remittance information	140	You can include up to 140 characters of remittance information in two 717 addenda records.
Beneficiary receives credit		2 days

SEPA Category Purpose Codes

The following table lists valid ISO codes for the optional SEPA category purpose code field.

BONU	Bonus payment	INTE	Interest
CASH	Cash management transfer	LOAN	Loan
CBLK	Card bulk clearing	OTHR	Other payment
CCRD	Credit card payment	PENS	Pension payment
CORT	Trade settlement payment	SALA	Salary payment
DCRD	Debit card payment	SECU	Securities
DIVI	Dividend	SSBE	Social Security benefit
EPAY	E-payment	SUPP	Supplier payment
FCOL	Fee collection	TAXS	Tax payment
GOVT	Government payment	TRAD	Trade
HEDG	Hedging	TREA	Treasury payment
ICCP	Irrevocable credit card payment	VATX	Value-added tax payment
IDCP	Irrevocable debit card payment	WHLD	Withholding
INTC	Intra-company payment		

SEPA Purpose Codes

The following table lists valid ISO codes for the optional SEPA purpose code field.

ACCT	Account management
ADMG	Administrative management
ADVA	Advance payment
AEMP	Active employment policy
AGRT	Agricultural transfer
AIRB	Air
ALMY	Alimony payment
ANNI	Annuity
ANTS	Anesthesia services
AREN	Accounts receivables entry
BECH	Child benefit
BENE	Unemployment disability benefit
BEXP	Business expenses
BLDM	Building maintenance
BOCE	Back office conversion entry
BONU	Bonus payment.
BUSB	Bus
CAFI	Custodian management fee in-house
CASH	Cash management transfer
CBFF	Capital building
CBLK	Card bulk clearing
CBTV	Cable TV bill
CCRD	Credit card payment
CDBL	Credit card bill

CDCB	Card payment with cash back
CDCD	Cash disbursement
CDCS	Cash disbursement with surcharging
CDOC	Original credit
CDQC	Quasi-cash
CFDI	Capital falling due in-house
CFEE	Cancellation fee
CGDD	Card generated direct debit
CHAR	Charity payment
CLPR	Car loan principal repayment
CMDT	Commodity transfer
COLL	Collection payment
COMC	Commercial payment
COMM	Commission
COMT	Consumer third-party consolidated pmt
COST	Costs
CPKC	Carpark charges
CPYR	Copyright
CSDB	Cash disbursement
CSLP	Company social loan payment to bank
CVCF	Convalescent care facility
DBTC	Debit collection payment
DCRD	Debit card payment
DEPT	Deposit
DERI	Derivatives
DIVD	Dividend
DMEQ	Durable medical equipment
DNTS	Dental services
ECPG	Guaranteed ePayment
ECPR	Non-guaranteed ePayment
ECPU	ePayment return
EDUC	Education
ELEC	Electricity bill
ENRG	Energies
ESTX	Estate tax
ETUP	e-Purse top up
FAND	Financial aid in case of natural disaster
FCOL	Fee collection
FERB	Ferry
FREX	Foreign exchange
FWLV	Foreign worker levy
GASB	Gas bill
GDDS	Purchase sale of goods

GDSV	Purchase sale of goods and services
GFRP	Guarantee fund rights payment
GOVI	Government insurance
GOVT	Government payment
GSCB	Purchase sale of goods and services with cash back
GVEA	Austrian government employees category A
GVEB	Austrian government employees category B
GVEC	Austrian government employees category C
GVED	Austrian government employees category D
GWLT	Government war legislation transfer
HEDG	Hedging
HLRP	Housing loan repayment
HLTC	Home health care
HLTI	Health insurance
HSPC	Hospital care
HSTX	Housing tax
ICCP	Irrevocable credit card payment
ICRF	Intermediate care facility
IDCP	Irrevocable debit card payment
IHRP	Installment hire purchase agreement
INPC	Insurance premium car
INSM	Installment
INSU	Insurance premium
INTC	Intra-company payment
INTE	Interest
INTX	Income tax
INVS	Investment & securities
IVPT	Invoice payment
LBRI	Labor insurance
LICF	License fee
LIFI	Life insurance
LIMA	Liquidity management
LOAN	Loan
LOAR	Loan repayment
LTCF	Long term care facility
MDCS	Medical services
MSVC	Multiple service types
MTUP	Mobile top up
NETT	Netting
NITX	Net income tax
NOWS	Not otherwise specified
NWCH	Network charge
NWCM	Network communication

OFEE	Opening fee
OTHR	Other
OTLC	Other telecom related bill
PADD	Preauthorized debit
PAYR	Payroll
PENO	Payment based on enforcement order
PENS	Pension payment
PHON	Telephone bill
POPE	Point of purchase entry
PPTI	Property insurance
PRCP	Price payment
PRME	Precious metal
PTSP	Payment terms
PTXP	Property tax
RCKE	Re-presented check entry
RCPT	Receipt payment
REFU	Refund
RENT	Rent
RHBS	Rehabilitation support
RIMB	Reimbursement of a previous erroneous transaction
RINP	Recurring installment payment
RLWY	Railway
ROYA	Royalties
SALA	Salary payment
SAVG	Savings
SCVE	Purchase sale of services
SECU	Securities
SEPI	Securities purchase in-house
SSBE	Social Security benefit
STDY	Study
SUBS	Subscription
SUPP	Supplier payment
TAXR	Tax refund
TAXS	Tax payment
TELI	Telephone-initiated transaction
TRAD	Trade services
TREA	Treasury payment
TRFD	Trust fund
TRPT	Road pricing
UBIL	Utilities
VATX	Value added tax payment
VIEW	Vision care
WEBI	Internet-initiated transaction

WHLD	Withholding
WTER	Water bill

Australia

Item	Max Length	Description
Account number	9	Alphanumeric. The account number is a max of nine characters, depending on the financial institution. If less than nine characters, do not add leading zeros.
Bank ID	6	Numeric. Six-digit BSB (Bank, State, Branch) number consisting of the following: A two-digit bank number A one-digit state number A three-digit branch number For example, if the BSB number is 032001 , 03 is the bank number, 2 is the state number, and 001 is the branch number. Do not include a dash or any other symbols.
Currency	3	AUD (Australian dollars)
Destination country code	2	AU
Minimum transaction amount		.01 Australian dollar
Addenda information		You can include up to 18 characters of addenda information.
Beneficiary receives credit		2-3 days

Note: All Originator and Beneficiary address elements are required (street address, city, state/province, postal code, and country code). Failure to include all elements will result in rejected payments.

Payments to the end beneficiary in Australia are processed via the RTGS clearing system. Beneficiaries may experience lifting fees, a change in the posting descriptor and account restrictions on cross-border payments.

As shown in the following example, you can obtain the international routing number (BSB) and the account number from a check for the receiver's account.

RESIMAC Limited **Banking Corporation** 222 George Street, Sydney NSW

DATE _____

CHEQUE No. **068330**

PAY TO THE ORDER OF

THE SUM OF		DOLLARS				
MILLIONS	HUNDREDS OF THOUSANDS	TENS OF THOUSANDS	THOUSANDS	HUNDREDS	UNITS	CENTS

\$

For and on behalf of
RESIMAC Limited ABN 67 0002 997 935

NOT
NEGOTIABLE
A/C PAYEE
ONLY

068330 **032 044** **123456**

Check number BSB number (Bank, State, Branch) Account number

Canada

General transaction information on International Canadian Payments

A Canadian transaction can be either a credit (the transaction settles to receiver's account) or debit (the transaction settles to your Wells Fargo account).

Item	Max Length	Description
Account number	17	Numeric. If less than 17 digits, do not add leading zeros.
Bank ID	9	Numeric. Consists of the following: A four-digit institution number A five-digit branch transit number
Currency	3	Either USD (U.S. dollars) or CAD (Canadian dollars). A Canadian transaction must be denominated in the same currency as the Canadian receiver's account. A transaction received in a currency other than the denomination of the receiver's account will be returned.
Destination country code	2	CA
Minimum transaction amount		.01 Canadian dollar
Addenda information		Do not submit addenda information.
Beneficiary receives credit		1-2 days for CAD transactions, 2-3 days for USD transactions

You can obtain the routing/transit number and account number from a check for the receiver's account.

In the following example, the routing/transit number is 000410202 (the 004 institution number with a leading zero plus the 10202 branch transit number), and the account number is 06940234567.

AVERAGE COMPANY LTD.
555 Main Street East
Toronto, Ontario M5K1X1

_____ 20__

Pay to the order of _____ \$ _____

VOID _____ DOLLARS

Centre Bank
22 King St.
Toronto, Ontario M5k1A2

4088911 | 10202 | 004 | 0694|0234567

Check serial number Branch transit number Institution number Account number

Important:

- When using a check to determine the bank routing/transit number for ACH transactions, remember that the institution number comes before the five-digit branch transit number. This is the opposite of how they appear on the check.
- If the institution number is three digits on the check, add a leading zero to make it four digits.

Rule H1 for Canadian Debits

If you send Canadian debits, you must follow the Canadian Payments Association Rule H1. If you originate ACH debits to accounts in Canada, your company must adhere to these specifications.

The Canadian Payments Association has the complete requirements for Rule H1 and information regarding preauthorized debits (PADs) and your responsibilities as an originator of PADs. For further information, refer to the Canadian Payments Association website at: <http://www.cdnpay.ca>

General Information on In-country Canadian Branch Payments

These transactions will be done through the Canadian Branch if you have transactional banking needs within Canada and are utilizing your Canadian International Branch Account (IBA) to fund the transactions. Both sending and receiving banks must be valid Canadian Financial Institutions.

It is important that transactions comply with the applicable Automated Clearing Settlement System (ACSS) Rules and Standards as set out by Payments Canada

From a Canadian Branch account (IBA), you can create or receive ACH-type payments, in either CAD or USD currency.

- **Note:** Recommendation for CAD and USD transaction is that you have CAD to CAD and USD to USD, reason due to foreign exchange constraints.

The account formatting will be the same as highlighted on the previous page.

Hong Kong

Item	Max Length	Description
Receiver's account number	35	Numeric. If account number is less than 35 digits, do not add leading zeros.
Bank ID	11	Alphanumeric 8- or 11-character SWIFT BIC. When an 8-character BIC is provided, it refers to the primary office. The full 11-character BIC consists of the following: A four-letter alphabetic bank code A two-letter alphabetic location code A two-character alpha or numeric location code A three-character branch code Example: SCBLHKHHWHK
Currency	3	HKD (Hong Kong dollar)
Destination country code	2	HK
Minimum transaction amount		.01 Hong Kong dollar
Remittance information		Do not submit remittance information.
Beneficiary receives credit		3-4 days

India

Item	Max Length	Description
Receiver's account number	34	Alphanumeric. If account number is less than 34 digits, do not add leading zeros.
Bank ID	11	Alphanumeric. Eleven character Indian Financial System Code (IFSC). Consists of the following: A four-letter alphabetic bank code 0 (zero) A six-character branch code Example: SCBL0036001
Currency	3	INR (Indian rupee)
Destination country code	2	IN
Minimum transaction amount		1.00 Indian rupee
Addenda information		Do not submit addenda information.
Beneficiary receives credit		3-5 days

ACH payments to India are settled through India's National Electronic Funds Transfer (NEFT) system.

Note: If you have been remitting wires to your receiver, the financial institution where your receiver's account is held may use a different IFSC for NEFT payments than for wire transfers.

There are three ways to obtain the IFSC:

- The receiver can obtain the IFSC from the financial institution where the account is held. Each branch of a bank has a unique IFSC code for NEFT payments.
- The Reserve Bank of India (RBI) publishes the list of bank branches participating in the National Electronic Funds Transfer (NEFT) system at the following address: <https://rbi.org.in/scripts/neft.aspx>
- When you access that page, select **List of NEFT enabled bank branches**. Follow the instructions in the dialog box to open or save the document.
- The RBI also advises banks to print their IFSC on checks. You may find the IFSC on a check from your receiver, as shown in the following illustration.

The illustration shows a check form with the following details:

- PAY** _____ **DATE** _____
- OR BEARER** _____
- RUPEE** _____ **Rs.** _____
- SBGEN A/C NO.** 0012010234567
- AB Bank Limited**
A-1, Senior Mall, Sector 5, Dist. GBN
Noida, U.P. - 101 202
- RTGS/NEFT/IFSC Code:** ABAB0000012
- Bottom left: 1231231 □ □ 1102203331 0123451 □ □ 12

An arrow points from the text "IFSC" to the code "ABAB0000012" on the check.

Mexico

Item	Max Length	Description
Account number (CLABE)	18	Numeric. The CLABE number includes both the account number and international routing code. The CLABE number is 18 digits and consists of four components in the following order: A three-digit bank code A three-digit bank plaza code An eleven-digit account number A one-digit check digit
Bank ID	18	Enter the same number used for the account number field (the CLABE number).
Currency	3	MXN (Mexican peso)
Destination country code	2	MX
Minimum transaction amount		.01 peso
Addenda information		Do not submit addenda information.
Beneficiary receives credit		2-3 days

New Zealand

Item	Max Length	Description
Account number	12	Numeric. Do not include a dash or any other symbols. Consists of the following: An eight-digit account number. If the account number is less than eight digits, use leading zeros. A four-digit suffix. If the suffix is less than four digits, use leading zeros. For example, if the account number is 12345 and the suffix is 789, the entire 12-digit account number would be 000123450789 . Note: Credit union accounts cannot be used for international ACH.
Bank ID	6	Numeric. Six-digit bank/branch number consisting of the following: A two-digit bank number A four-digit branch number For example, if the BSB number is 030123 , 03 is the bank number and 0123 is the branch number. Do not include a dash or any other symbols.
Currency	3	NZD (New Zealand dollars)
Destination country code	2	NZ
Minimum transaction amount		1.00 New Zealand dollar
Addenda information		You can include up to 12 characters of addenda information.
Beneficiary receives credit		2-3 days

Note: All Originator and Beneficiary address elements are required (street address, city, state/province, postal code, and country code). Failure to include all elements will result in rejected payments.

Payments to the end beneficiary in New Zealand are processed via the RTGS clearing system. Beneficiaries may experience lifting fees, a change in the posting descriptor and account restrictions on cross-border payments.

As shown in the following example, you can obtain the bank/branch number and account number from a check for the receiver's account.

318 Lampton Quay, Wellington, NZ

date _____

Pay _____ or bearer

The \$# _____ \$

AM WOOD

100215 030 502 00123456-0789

Check number Bank/branch code Account number

Philippines

Item	Max Length	Description
Account number	35	Numeric
Bank ID	11	Can be either of the following: 8- or 11-character SWIFT BIC 9-digit BRSTN
Currency	3	PHP (Philippine Peso)
Destination country code	2	PH
Minimum transaction amount		1 peso
Addenda information		Do not submit addenda information.
Beneficiary receives credit		2-3 days

EPCS Banks

The table below lists the banks in the Philippines that are part of the non-urgent clearing network, EPCS. A payment to a bank not listed below will be rejected.

Payments to banks not listed below can be reviewed to determine if they can be processed as a cross-border wire payment. Wire payments carry different pricing and require client set up and activation. Contact your Relationship Manager for further information.

Bank	BRSTN	SWIFT BIC
Asia United Bank	011020011	AUBKPHMMXXX
Australia and New Zealand Bank	010700015	ANZBPHMMXXX
Banco De Oro Unibank, Inc.	010530667	BNORPHMMXXX
Bangkok Bank Public Co., Ltd.	010670019	BKKBPHMMXXX
Bank of America, N.A.	010120019	BOFAPH2XXXX
Bank of China	011140014	BKCHPHMMXXX
Bank of Commerce	010440016	PABIPHMMXXX
Bank of the Philippine Islands	010040018	BOIPHMMXXX
Bank of Tokyo-Mitsubishi, Limited	010460012	BOTKPHMMXXX
China Banking Corporation	010100013	CHBKPHMMXXX
Citibank, N. A.	010070017	CITIPHMMXXX
CTBC Bank (Philippines) Corp.	010690015	CTCBPHMMXXX
Deutsche Bank	010650013	DEUTPHMMXXX
Development Bank of the Philippines	010590018	DBPHPHMMXXX
East-West Banking Corporation	010620014	EWBCPHMMXXX
First Consolidated Bank	020780012	FIOOPHMMXXX
Hong Kong and Shanghai Banking Corp.	010060014	HSBCPHMMXXX
JPMorgan Chase Bank	010720011	CHASPHMMXXX
Korea Exchange Bank	010710018	KOEXPHMMXXX
Land Bank of the Philippines	010350025	TLBPPHMMXXX
Maybank Philippines. Inc.	010220016	MBBEPHMMXXX
Mega Intl Comml Bank Co. Ltd	010560019	ICBCPHMMXXX

Bank	BRSTN	SWIFT BIC
Metropolitan Bank and Trust Co	010269996	MBTCPHMMXXX
Mizuho Bank, Ltd.	010640010	MHCBPHMMXXX
Philippine Bank of Communications	010110016	CPHIPHMMXXX
Philippine National Bank	010080010	PNBMPHMMXXX
Philippine Trust Company	010090039	PHTBPHMMXXX
Philippine Veterans Bank	010330016	PHVBPHMMXXX
Rizal Commercial Banking Corp.	010280014	RCBCPHMMXXX
Robinsons Bank Corporation	011070016	ROBPPHMQXXX
Security Bank Corporation	010140015	SETCPHMMXXX
Shinhan Bank	011300016	SHBKPHMMXXX
Standard Chartered Bank	010050011	SCBLPHMMXXX
Sumitomo Mitsui Banking Corp	011280013	SMBCPHMMXXX
Union Bank of the Philippines	010419995	UBPHPHMMXXX
United Coconut Planters Bank	010299995	UCPBPHMMXXX
United Overseas Bank Philippines.	010270341	UOVBPMMXXX

Bank of the Philippine Islands Accounts

ACH payments to the Bank of the Philippine Islands cannot be made to the following types of accounts.

- **Family accounts.** Payments to the following family account series ranges will be rejected:
501XXXXXXX thru 692XXXXXXX
725XXXXXXX thru 764XXXXXXX
- **USD accounts.** Payments to USD account numbers will be rejected.
- **BPI card numbers.** Payments using BPI card numbers instead of account numbers will be rejected.

Singapore

Item	Max Length	Description
Receiver's account number	35	Numeric. If less than 35 digits, do not add leading zeros. Note: For accounts at HSBC Bank, OCBC Bank, and SBI Singapore, add the three-digit branch code in front of the beneficiary account number. This does not apply to payments made to beneficiaries at other banks.
Bank ID	11	11-character SWIFT BIC (see table below). For an 8-character SWIFT BIC, add XXX to the end to make it 11 characters.
Currency	3	SGD (Singapore dollars)
Destination country code	2	SG
Payment purpose code	4	See the table on the next page. If you leave this field blank or enter an invalid code, our system will enter a default of OTHR (other).
Minimum transaction amount		.01 Singapore dollar
Addenda information		Do not submit addenda information.
Beneficiary receives credit		3-4 days

SWIFT BICs for Singapore

Bank	SWIFT BIC
Australia & New Zealand Banking Group	ANZBSGSXXXX
Bangkok Bank Public Company Limited	BKKBSGSXXXX
Bank of America, NA	BOFASG2XXXX
Bank of China Limited	BKCHSGSGXXX
Bank of East Asia Ltd	BEASSGSXXXX
Bank of India	BKIDSGSGXXX
Bank of Tokyo-Mitsubishi UFJ, Ltd	BOTKSGSXXXX
Bnp Paribas	BNPASGSXXXX
Chinatrust Commercial Bank Co. Ltd	CTCBSGSGXXX
CIMB Bank Berhad	CIBBSGSXXXX
Citibank NA Singapore Branch	CITISGSXXXX
Citibank Singapore Limited	CITISGSLXXX
Commerzbank Aktiengesellschaft	COBASGSXXXX
Crédit Agricole Corporate and Investment Bank	CRLYSGSGXXX
DBS Bank Ltd	DBSSSGSGXXX
Deutsche Bank AG	DEUTSGSGXXX
DNB Bank ASA	DNBASGSXXXX
First Commercial Bank	FCBKSGSGXXX
HL Bank	HLBBSGSXXXX
HSBC Ltd, Singapore Branch	HSBCSGSGXXX
HSBC Bank (Singapore) Ltd	HSBCSGS2XXX
ICICI Bank Limited	ICICSGSGXXX
Indian Bank	IDIBSGSGXXX
Indian Overseas Bank	IOBASGSXXXX
Industrial and Commercial Bank of China	ICBKSGSGXXX

Bank	SWIFT BIC
Intesa Sanpaolo S.P.A.	BCITSGSGXXX
JPMorgan Chase Bank, N.A.	CHASSGSGXXX
Korea Exchange Bank	KOEXSGSGXXX
Malayan Banking Bhd	MBBESGSGXXX
Maybank Singapore Limited	MBBESGS2XXX
Mizuho Bank Limited	MHCBSGSGXXX
National Australia Bank Ltd	NATASGSGXXX
Nordea Bank Finland PLC	NDEASGSGXXX
Oversea-Chinese Banking Corpn Ltd	OCBCSGSGXXX
PT Bank Negara Indonesia (Persero) Tbk	BNINSGSGXXX
Qatar National Bank SAQ	QNBASGSGXXX
RHB Bank Berhad	RHBBSGSGXXX
Skandinaviska Enskilda Banken AB	ESSESGSGXXX
Societe Generale	SOGESGSGXXX
Standard Chartered Bank, Singapore Branch	SCBLSGSGXXX
Standard Chartered Bank (Singapore) Limited	SCBLSG22XXX
State Bank of India	SBINSGSGXXX
Sumitomo Mitsui Banking Corporation	SMBCSGSGXXX
Svenska Handelsbanken AB	HANDSGSGXXX
UBS AG	UBSWSGSGXXX
UCO Bank	UCBASGSGXXX
UniCredit Bank AG	BVBESGSGXXX
United Overseas Bank Ltd	UOVBSGSGXXX

Payment Purpose Codes

ACCT	Account Management
ADVA	Advance Payment
AGRT	Agricultural Transfer
AIRB	Air
ALLW	Allowance
ALMY	Alimony Payment
ANNI	Annuity
ANTS	Anesthesia Services
AREN	Account Receivable Entry
BBSC	Baby Bonus Scheme
BECH	Child Benefit
BENE	Unemployment Disability Benefit
BEXP	Business Expenses
BOCE	Back Office Conversion Entry
BONU	Bonus Payment
BUSB	Bus
CASH	Cash Management Transfer

CBFF	Capital Building
CBTV	Cable TV Bill
CCRD	Credit Card Payment
CDBL	Credit Card Bill
CDCB	Credit Payment with Cashback
CDCD	Cash Disbursement
CDOC	Original Credit
CDQC	Quasi cash:
CFEE	Cancellation Fee
CHAR	Charity Payment
CLPR	Car Loan Principal Repayment
CMDT	Commodity Transfer
COLL	Collection Payment
COMC	Commercial Payment
COMM	Commission
COMT	Consumer Third Party Consolidate Payment
COST	Costs
CPKC	Carpark Charges
CPYR	Copyright
CSDB	Cash Disbursement
CSLP	Company Social Loan Payment To Bank
CVCF	Convalescent Care facility
DBTC	Debit Collection Payment
DCRD	Debit Card Payment
DEPT	Deposit
DERI	Derivatives
DIVD	Dividend
DMEQ	Durable Medical Equipment
DNTS	Dental Services
EDUC	Education
ELEC	Electricity Bill
ENRG	Energies
ESTX	Estate Tax
FCPM	Payment of Fees and Charges
FERB	Ferry
FREX	Foreign Exchange
FWLV	Foreign Worker Levy
GASB	Gas Bill
GDDS	Purchase Sale of Goods
GDSV	Purchase Sale of Goods And Services
GOVI	Government Insurance
GOVT	Government Payment
GSCB	Purchase Sale of Goods And Service

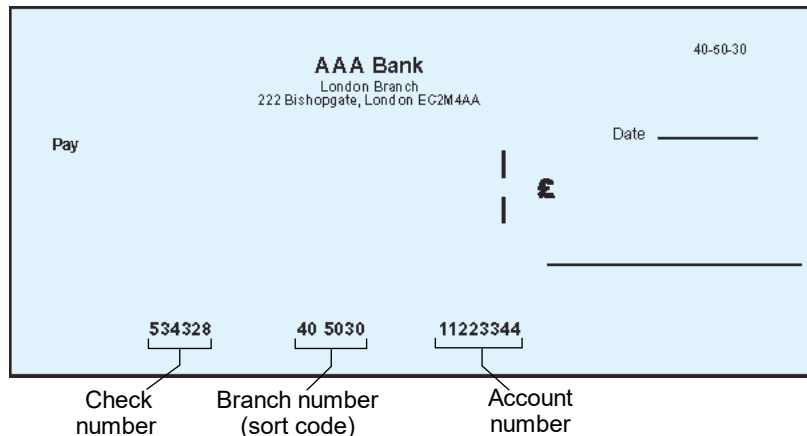
GSTX	Goods And Services Tax
HEDG	Hedging
HLRP	Housing Loan Repayment
HLTC	Home Health Care
HLTI	Health Insurance
HSPC	Hospital Care
HSTX	Housing Tax
ICCP	Irrevocable Credit Card Payment
ICRF	Intermediate Care Facility
IDCP	Irrevocable Debit Card Payment
IHRP	Instalment Hire Purchase Agreement
INPC	Insurance Premium Car
INSU	Insurance Premium
INTC	Intra Company Payment
INTE	Interest
INVS	Investment And Securities
IVPT	Invoice Payment
LBRI	Labour Insurance
LICF	License Fee
LIFI	Life Insurance
LIMA	Liquidity Management
LOAN	Loan
LOAR	Loan Repayment
LTCF	Long Term Care Facility
MDCS	Medical Services
MSVC	Multiple Service Type
NETT	Netting
NITX	Net Income Tax
NOWS	Not Otherwise Specified
NWCH	Network Charge
NWCM	Network Communication
OFEE	Opening Fee
OTHR	Other
OTLC	Other Telecom Related Bill
PADD	Preauthorized Debit
PAYR	Payroll
PENS	Pension Payment
PHON	Telephone Bill
POPE	Point of Purchase Entry
PPTI	Property Insurance
PRCP	Price Payment
PRME	Precious Metal
PTSP	Payment Terms

PTXP	Property Tax
RCKE	Re-presented Check Entry
RCPT	Receipt Payment
RDTX	Road Tax
REBT	Rebate
REFU	Refund
RENT	Rent
RINP	Recurring Installment Payment
RLWY	Railway
ROYA	Royalties
SALA	Salary Payment
SAVG	Savings
SCVE	Purchase Sale of Services
SECU	Securities
SSBE	Social Security Benefits
STDY	Study
SUBS	Subscription
SUPP	Supplier Payment
TAXS	Tax Payment
TBIL	Telco Bill
TCSC	Town Council Service Charges
TELI	Telephone-Initiated Transaction
TRAD	Trade Services
TREA	Treasury Payment
TRFD	Trust Fund
TRPT	Transport
UBIL	Utilities Bill
VATX	Value Added Tax Payment
VIEW	Vision Care
WEBI	Internet-Initiated Transaction
WHLD	With Holding
WTER	Water Bill

United Kingdom

Item	Max Length	Description
Account number	8	Numeric. Add leading zeros if less than eight digits. For example, if the account number is 123456, the account number you use is 00123456 . Savings accounts at banks are assigned a sort code and account number, just like checking accounts. For these accounts, follow the same guidelines as for checking accounts. Note: Building Society collection accounts cannot be used for international ACH.
Bank ID	6	Numeric. Six-digit sort code.
Currency	3	GBP (British pounds)
Destination country code	2	GB
Minimum transaction amount		1 British pound
Addenda information		You can include up to 18 characters of addenda information.
Beneficiary receives credit		3 days

As shown in the following example, you can obtain the sort code and account number from a check for the receiver's account.



Detailed International ACH Confirmations

Wells Fargo offers an optional detailed ACH confirmation for domestic and international ACH transactions. If you use this optional service, you will receive a confirmation for each ACH transaction included in a Payment Manager file that is successfully processed by Wells Fargo. You can use the confirmation for reconciliation, research, tracking payment status, and updating your internal systems.

Note: An ACH confirmation indicates that ACH transactions were successfully processed by the bank and received by the ACH system, but it does not indicate final settlement. Settlement may take several days, depending on the effective date specified for the transaction and location of the receiving account.

Each ACH confirmation includes the following information for each transaction that is successfully processed:

File ID
File date and time
Originating company name and ID
Effective date

Transaction type
Transaction ID
Transaction amount
Debit/Credit indicator

Name of the receiver
Addenda record indicator
Currency

Foreign exchange rate
Beneficiary bank name
Confirmation trace number

You can receive the ACH confirmation file in the following formats.

Data file format	<ul style="list-style-type: none">• XML• CSV (comma-separated values)• ANSI 824• ISO 20022• Text
Delivery	<ul style="list-style-type: none">• The Payment Manager service on the <i>CEO</i> portal• Data file received by transmission• Secure Document Delivery

If you receive your ACH confirmation by transmission, we send it at 4:30 p.m. in the time zone that you designate. If you don't designate a time zone, we send it at 4:30 p.m. Pacific Time.