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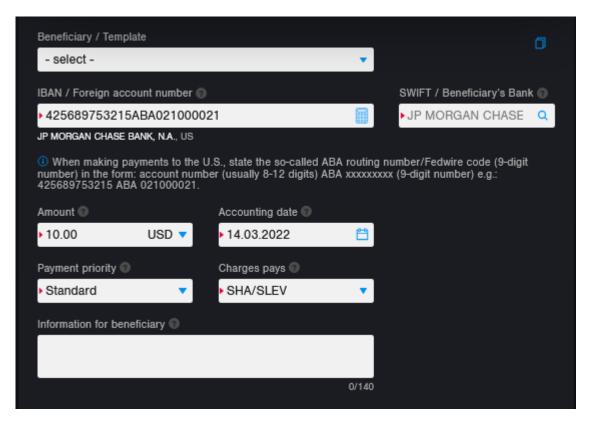
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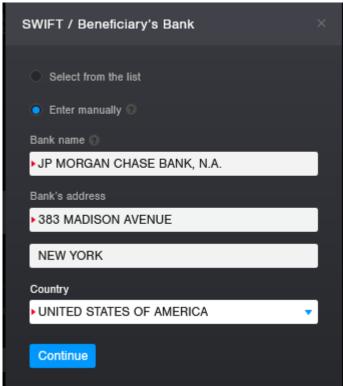
How to Fill in Special Data in a Cross-Border Payment Order

Payments to USA

If the SWIFT code of the beneficiary's bank is not stated in the payment instructions and a 9-digit numeric code of the beneficiary's bank, the so-called ABA routing number, or Fedwire code (FW) is provided.

Fill in this code after the beneficiary's account number, e.g. $\underline{\textbf{425689753215}}$ ABA $\underline{\textbf{021000021}}$.





Each bank in the USA has its own numeric code. If the ABA routing number or Fedwire code is given, the full name and address of the beneficiary's bank must also be provided.

Payments to Canada

For payments to Canada, all information on the beneficiary must be provided, such as beneficiary's account number, beneficiary's name, and beneficiary's address.

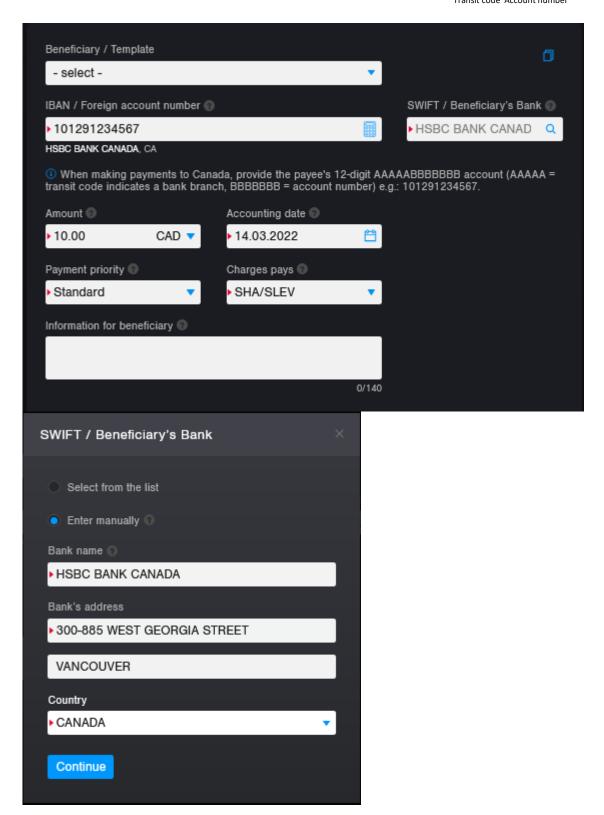
The beneficiary's address must be filled in completely with the street + house number, city, zip code, and province/state.

If all the necessary information is not provided, the beneficiary's bank may reject the payment and return to the sender.

The beneficiary's bank account number contains a five-digit numeric transit code that indicates the bank branch.

Enter this code in front of the beneficiary's account number in the form: 10129 1234567.

Transit code Account number



List of non-EU/EEA countries for which the beneficiary's IBAN account number is mandatory

- Saudi Arabia
- United Arab Emirates
- Pakistan
- Jordan
- Georgia
- Israel
- Montenegro
- Ukraine

If the beneficiary's account number is not given in the IBAN format, the bank will not make the payment.

Countries that require a description of the purpose of payment (POP) in the Information for the Beneficiary:

India, Jordan, Saudi Arabia and the United Arab Emirates also require a payment purpose code and a verbal description of the payment purpose (in English) to be included in the payment. Enter this code and the verbal description of the purpose of the payment in the "Information for the Beneficiary" field. You will receive a payment purpose code from your business partner (beneficiary) as part of your payment instructions. Without the payment code, the beneficiary's bank may decline the payment.

How to fill out a payment order in RUB (Russian rouble)

Payments in RUB to Russia

For payments to Russia in RUB (Russian rouble), other specific details of the beneficiary and the beneficiary's bank must also be provided. This information is entered in the "Information for the Beneficiary" field.

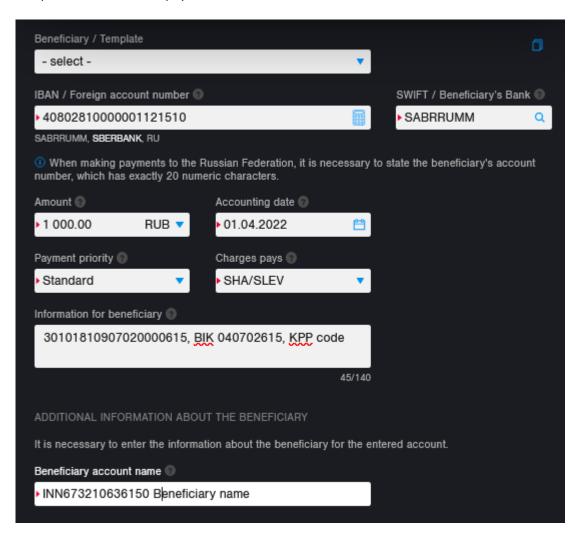
The payment must include the following information:

- Beneficiary's account number (20-digit number)
- Into the field "Beneficiary's account name" is mandatory to indicate the Tax id (INN) of the
 recipient in payment orders in RUB currency in favor of legal entities and individual
 entrepreneurs.
- Beneficiary's address
- SWIFT code of the beneficiary's bank
- In the "Information for the Beneficiary" field:
 - BIK code, a 9-digit numerical identification code of the beneficiary's bank, under which the bank is registered with the Russian National Bank
 - Correspondence number of the beneficiary's bank account kept with the Russian National Bank (20-digit number)
 - INN code tax identification number (10- to 12-digit code)
 - KPP code tax code of the beneficiary (mandatory if the beneficiary is a company)
 - KIO (tax identification of the beneficiary)
 - VO code (5-digit number used to identify the type of payment)
 - A verbal description of the purpose of the payment (in English)
 - When paying taxes and fees to the Russian state budget, it is necessary to provide other specific codes

- In the case of the payment of income, wages for the benefit of clients (natural persons) in the Russian Federation, it is necessary to indicate the type of income in the payment in the form of: /NPK/ income code, e.g.: /NPK/1.

The client obtains all the necessary data to complete a payment order from their business partner (beneficiary in Russia). The Russian bank will not make the payment if all data are not filled in correctly.

Sample of how to fill in a payment order:



Payments in RUB outside Russia

For payments in RUB (Russian rouble), the Russian side requires the specific details of the beneficiary and the beneficiary's bank (they must be entered in the "Information for the Beneficiary" field).

The following mandatory information must be provided in the payment:

- Beneficiary's name
- Beneficiary's address
- IBAN/beneficiary's account number
- SWIFT code of the beneficiary's bank
- In the "Information for the Beneficiary" field:
 - Correspondence number of the beneficiary's bank account kept with the Russian National Bank (20-digit number)
 - BIK code of the beneficiary's correspondent bank a 9-digit identification code under which the bank is registered with the Russian National Bank

- Beneficiary's bank account number in the correspondent bank (20-digit number)
- VO code (used to identify the type of payment)
- A verbal description of the purpose of the payment (in English)

The client obtains all the necessary data for filling in the payment order from their business partner (beneficiary). The payment will not be made unless all details have been filled in correctly.

Sample of how to fill in a payment order:

