

Contents

How to Fill in Special Data in a Cross-Border Payment Order	1
Payments to USA	1
Payments to Canada.....	2
List of non-EU/EEA countries for which the beneficiary’s IBAN account number is mandatory	4
Countries that require a description of the purpose of payment (POP) in the Information for the Beneficiary:.....	4
How to fill out a payment order in RUB (Russian rouble)	4
Payments in RUB to Russia	4
Payments in RUB outside Russia.....	5

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. 425689753215 ABA 021000021.
Account number ABA routing

Beneficiary / Template

- select -

IBAN / Foreign account number ?

▶ 425689753215ABA021000021

JP MORGAN CHASE BANK, N.A., US

SWIFT / Beneficiary's Bank ?

▶ JP MORGAN CHASE

① When making payments to the U.S., state the so-called ABA routing number/Fedwire code (9-digit number) in the form: account number (usually 8-12 digits) ABA xxxxxxxx (9-digit number) e.g.: 425689753215 ABA 021000021.

Amount ?

▶ 10.00 USD

Accounting date ?

▶ 14.03.2022

Payment priority ?

▶ Standard

Charges pays ?

▶ SHA/SLEV

Information for beneficiary ?

0/140

SWIFT / Beneficiary's Bank

Select from the list

Enter manually ?

Bank name ?

▶ JP MORGAN CHASE BANK, N.A.

Bank's address

▶ 383 MADISON AVENUE

NEW YORK

Country

▶ UNITED STATES OF AMERICA

Continue

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

The screenshot shows a payment form with the following fields and values:

- Beneficiary / Template:** - select -
- IBAN / Foreign account number:** 101291234567 (with a calculator icon)
- SWIFT / Beneficiary's Bank:** HSBC BANK CANAD (with a search icon)
- Amount:** 10.00 CAD
- Accounting date:** 14.03.2022 (with a calendar icon)
- Payment priority:** Standard
- Charges pays:** SHA/SLEV
- Information for beneficiary:** (empty text area)

Below the form, there is a note: "When making payments to Canada, provide the payee's 12-digit AAAAABBBBBBBB account (AAAAA = transit code indicates a bank branch, BBBBBBB = account number) e.g.: 101291234567."

The screenshot shows a modal form titled "SWIFT / Beneficiary's Bank" with the following fields and values:

- Select from the list:** (radio button)
- Enter manually:** (radio button, selected)
- Bank name:** HSBC BANK CANADA
- Bank's address:** 300-885 WEST GEORGIA STREET
- City:** VANCOUVER
- Country:** CANADA
- Continue:** (button)

Each bank has its own transit code.

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:

Beneficiary / Template
- select -

IBAN / Foreign account number
40802810000001121510
SABRRUMM, SBERBANK, RU

SWIFT / Beneficiary's Bank
SABRRUMM

When making payments to the Russian Federation, it is necessary to state the beneficiary's account number, which has exactly 20 numeric characters.

Amount
1 000.00 RUB

Accounting date
01.04.2022

Payment priority
Standard

Charges pays
SHA/SLEV

Information for beneficiary
30101810907020000615, BIK 040702615, KPP code
45/140

ADDITIONAL INFORMATION ABOUT THE BENEFICIARY
It is necessary to enter the information about the beneficiary for the entered account.

Beneficiary account name
INN673210636150 Beneficiary name

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:

The screenshot shows a payment order form with the following fields and values:

- Beneficiary / Template:** AAA non SK IP banka
- IBAN / Foreign account number:** NL38 ABNA 0621 2704 23
- SWIFT / Beneficiary's Bank:** ABNANL2A
- Amount:** 1 000.00 RUB
- Accounting date:** 14.03.2022
- Payment priority:** Standard
- Charges pays:** SHA/SLEV
- Information for beneficiary:** 30101810907020000615, BIK 040702615, 12345678901234567890

57/140