

### AS OF JULY 2022

Clarien Bank Limited (“Clarien”) has created this Money Transfer Request Reference Guide to give our clients a better insight for completing and understanding local and international payments at Clarien. Please use this Guide to assist you when completing wire payments to avoid any delays or additional charges.

## Outgoing Money Transfer

### Daily Deadlines

| Transfers to Local Banks (ACH and Wire)         | Order Cut-Off Time (ADT) | Value Date |
|---|--------------------------|------------|
| <b>CUR</b>                                      | <b>eBanking</b>          |            |
| BMD, USD, GBP                                   | 2:00pm                   | Same       |
| CAD   | 11:00am                  | Same       |
| <b>International – Wires outside of Bermuda</b> |                          |            |
| CAD   | 11:00am                  | Same       |
| USD   | 4:00pm                   | Same       |
| GBP & EUR                                       | 4:00pm                   | Next       |

Any requests received after the deadline will be value dated the next business day.

## Required Information

- 1) **SWIFT Bank Identifier Code (“SWIFT BIC”)**: SWIFT BIC is a unique alpha numeric code of 11 characters which identifies a specific financial institution and the associated branch. SWIFT BICs must be written in ALL CAPS. A list of SWIFT BICs can be found at [www.swiftbic.com](http://www.swiftbic.com).
- 2) **ABA Money Transfers**: When sending a wire to the U.S. ensure you include the ABA number and/or SWIFT BIC. The ABA routing number is a 9 digit number assigned to financial institutions. ABA may also be referred to as routing transit numbers (“RTN”). A list of ABA numbers can be found at [www.bankabnumbers.com](http://www.bankabnumbers.com).
- 3) **IBAN**: The IBAN is an alphanumeric code that consists of 34 characters. The first two-letters are the country code, each national banking community, it includes the domestic bank account number, branch identifier, and potential routing information. A list of IBANs can be found at [www.ibancalculator.com](http://www.ibancalculator.com).

### Participating Countries which require an IBAN:

|                        |                     |                      |                        |                        |                |
|------------------------|---------------------|----------------------|------------------------|------------------------|----------------|
| Albania                | Andorra             | Austria              | Republic of Azerbaijan | Bahrain                | Belgium        |
| Bosnia and Herzegovina | Bulgaria            | Costa Rica           | Croatia                | Cyprus                 | Czech Republic |
| Denmark                | Dominican Republic  | Estonia              | Finland                | France                 | Georgia        |
| Germany                | Gibraltar           | Greece               | Hungary                | Iceland                | Ireland        |
| Israel                 | Italy               | Kazakhstan           | Kuwait                 | Latvia                 | Lebanon        |
| Liechtenstein          | Lithuania           | Luxembourg           | Macedonia              | Malta                  | Mauritania     |
| Mauritius              | Republic of Moldova | Monaco               | Montenegro             | Netherlands            | Norway         |
| Palestinian Territory  | Poland              | Portugal             | Romania                | San Marino             | Saudi Arabia   |
| Serbia                 | Slovak Republic     | Slovenia             | Spain                  | Sweden                 | Switzerland    |
| Tunisia                | Turkey              | United Arab Emirates | United Kingdom         | Virgin Islands,British |                |

- 4) **Canadian Transit Numbers/Bank Codes**: Canadian transit number or bank code is a unique numeric code of 9 characters which identifies a specific financial institution.
- 5) **UK Sort Codes**: UK sort code is a unique numeric code of 6 characters which identifies a specific financial institution. A list of UK sort codes can be found at [www.uksortcodes.com](http://www.uksortcodes.com).
- 6) Provide complete beneficiary information including full name, account number and physical address.
  - P.O. Boxes are not accepted.

Form Directions for Outgoing Money Transfers (Wires)

| SWIFT Field | Field Name                    | Field Option | Description and Format  |
|-------------|-------------------------------|--------------|---|
| 20          | Transaction Reference Number  | <b>M</b>     | Sending Bank's reference.   |
| 23B         | Bank Operation Code           | <b>M</b>     | Identifies the type of Operation  |
| 23E         | Instruction Code              | <b>O</b>     | Specifies an Instruction  |
| 32A         | Value Date, Currency          | <b>M</b>     | Follows standard SWIFT formats  |
| 50          | Ordering Customer             | <b>M</b>     | Identifies the originating Customer   |
| 52          | Ordering Bank                 | <b>O</b>     | Identifies the Bank that is ordering the transaction, when different from the sending Bank.   |
| 54          | Receiver's Correspondent Bank | <b>O</b>     | Use of this field may cause repairs   |
| 56          | Intermediary Bank             | <b>O</b>     | Identifies the Bank through which funds must pass.<br>For <b>USD</b> wires include the ABA # and SWIFT BIC.<br>For <b>CAD</b> wires include the CC Bank Code and SWIFT BIC.   |
| 57          | Beneficiary Bank              | <b>M</b>     | Identifies the Bank where the beneficiary has an active account. If the bank has a SWIFT BIC, please use this, and,<br>For <b>USD</b> wires include the ABA #<br>For <b>CAD</b> wires include the CC Bank Code.<br>A list of SWIFT BICs can be found at <a href="http://www.swiftbic.com">www.swiftbic.com</a> .                                  |
| 59          | Beneficiary Customer          | <b>M</b>     | Identifies the Ultimate Beneficiary. Please ensure that this field has the customer account number, matching account name, and residential address. For Countries participating in IBAN please include the full IBAN customer account number (please see our <i>Wire Transfer Reference Guide</i> for a complete list of participating Countries) |
| 70          | Details of Payment            | <b>O</b>     | The information contained in this field is passed to the Beneficiary of the payment. When possible the code word /RFB/ should be used followed by a maximum 16 character reference. If no details are specified, please state - <b>None</b> .   |
| 71A         | Details of Charges            | <b>M</b>     | Use SWIFT Code words BEN, OUR*  |
| 72          | Bank to Bank Information      | <b>O</b>     | Information for Bank in the chain must use code words   |

O = Optional

M = Mandatory

\*"OUR" means the sender of the funds will be charged the local/international money transfer fees

"BEN" or Beneficiary means the receiver of the funds will be charged the local/international money transfer fees

## Incoming Money Transfer

### Daily Deadlines

| Order Cut-Off Time (ADT) eBanking |        |               |            |
|-----------------------------------|--------|---------------|------------|
| CUR                               | Local  | International | Value Date |
| BMD, USD, CAD, GBP & EUR          | 4:00pm | 4:30pm        | Same Day   |

Local requests received after the deadline will be value dated the next business day.  
International requests received after the deadline will be value dated in the next two business days.

## Required Information

|   | USD   | GBP/EUR/CAD/AUD  |
|---|---|--|
| 1) <b>Beneficiary Bank:</b><br>(SWIFT Field 57)             | Clarien Bank Limited<br>Point House, 6 Front Street<br>Hamilton, HM 11 Bermuda<br>SWIFT: CAGPBMHM |  |
| 2) <b>Beneficiary Clarien Customer:</b><br>(SWIFT Field 59) | (Customer Account #)<br>(Customer Account Name)<br>(Customer Physical Address)                    |  |
| <b>Pay through our Correspondent Bank as shown below:</b>   |   |  |
| 3) <b>Intermediary Bank:</b><br>(SWIFT Field 56)            | Wells Fargo Bank,<br>N.A. New York, NY<br>10001<br>SWIFT:<br>PNBPUS3NNYC<br>ABA #: 026005092      | Wells Fargo Bank,<br>N.A. London, Branch<br>London, GB<br>SWIFT: PNBPG2L |
| 4) <b>Remittance Details</b><br>(SWIFT Field 70)            | (Reason for Payment)  |  |

### NOTES:

- 1) Please always use the Clarien Bank Limited SWIFT code **CAGPBMHM**.
- 2) Please enter the full 10 digit Customer Account Number held with Clarien Bank Limited.  
Ensure the Customer Account name matches the customer account number and a physical address is included.
- 3) **USD:** Please use the Wells Fargo SWIFT code **PNBPUS3NNYC** and ABA #**026005092**.  
**GBP/EUR/CAD:** Please use the Wells Fargo SWIFT code **PNBPGB2L** in all payment instructions.
- 4) Only enter details regarding reason for the payment here, for advice to the beneficiary.  
**Beneficiary information must not be entered in this field. This field has a maximum of 120 characters.**
- 5) Provide complete beneficiary information including full name, account number and physical address.
  - P.O. Boxes are not accepted.
- 6) Provide complete beneficiary bank information including full bank name and physical address.
  - Clarien Bank codes (see above)
  - If you are unsure of the beneficiary information, contact the beneficiary to obtain money transfer instructions.

Form Directions for Incoming Money Transfers (Wires)

| SWIFT Field | Field Name                    | Field Option | Description and Format  |  |
|-------------|-------------------------------|--------------|---|--|
|             |                               |              | USD   | CAD, GBP, EUR  |
| 20          | Transaction Reference Number  | M            | Sending Bank's reference.   |  |
| 23B         | Bank Operation Code           | M            | Identifies the type of Operation  |  |
| 23E         | Instruction Code              | O            | Specifies an Instruction  |  |
| 32A         | Value Date, Currency          | M            | Follows standard SWIFT formats  |  |
| 50          | Ordering Customer             | M            | Identifies the originating Customer. Include full name and physical address. P.O. Boxes are not accepted.   |  |
| 52          | Ordering Bank                 | O            | Identifies the Bank that is ordering the transaction, when different from the sending Bank.   |  |
| 54          | Receiver's Correspondent Bank | O            | Use of this field may cause repairs   |  |
| 56          | Intermediary Bank             | M            | Identifies the Bank through which funds must pass, our correspondent bank:  |  |
|             |                               |              | Wells Fargo Bank, N.A.<br>New York International Branch<br>New York, NY 10001<br>SWIFT: PNBUS3NNYC<br>ABA#:026005092  | Wells Fargo Bank, N.A.<br>London Branch<br>London GB<br>SWIFT: PNBPG2L |
|             |                               |              | To be directed to Clarien Bank Limited.   |  |
| 57          | Beneficiary Bank              | M            | Identifies the Bank where the beneficiary has an account. This will be Clarien Bank Limited. Please use Clarien Bank Limited BIC, which is <b>CAGPBMHM</b><br>A list of SWIFT BICs can be found at <a href="http://www.swiftbic.com">www.swiftbic.com</a> . |  |
| 59          | Beneficiary Customer          | M            | Identifies the Ultimate Beneficiary. Please ensure that this field has the 10 digit customer account number, matching account name and address.   |  |
| 70          | Details of Payment            | M            | The information contained in this field is passed to the Beneficiary of the payment. When possible the code word /RFB/ should be used followed by a maximum 16 character reference. If there are no details, please state - <b>None</b> .                   |  |
| 71A         | Details of Charges            | M            | Use SWIFT Code words BEN, OUR*  |  |

O = Optional

M = Mandatory

\*"OUR" means the sender of the funds will be charged the local/international money transfer fees

"BEN" or Beneficiary means the receiver of the funds will be charged the local/international money transfer fees

**For more information on local/international money transfers please contact:**

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