

AS OF APRIL 2024

Clarien Bank Limited (“Clarien”) has created this Money Transfer Request Reference Guide to give our clients 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 Bank (ACH)	Cut-Off Time (ADT)	Value Date
CUR	eBanking	
BMD & USD	2:45pm	Same
Transfers to Local Bank (Wire)		
CAD	11:00am	Same
GBP & EUR	3:00pm	Same
International Wire		
CAD	11:00am	Same
USD	3:00pm	Same
All other Currencies (GBP, EUR, JPY, SGD, CHF & AUD)	3:00pm	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.
- 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.
- 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.

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.
- 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	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
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	O	Identifies the Bank through which funds must pass. For USD wires include the ABA # and SWIFT BIC. For CAD wires include the CC Bank Code and SWIFT BIC.
57	Beneficiary Bank	M	Identifies the Bank where the beneficiary has an active account. If the bank has a SWIFT BIC, please use this, and, For USD wires include the ABA # For CAD wires include the CC Bank Code. A list of SWIFT BICs can be found at www.swiftbic.com .
59	Beneficiary Customer	M	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	O	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 - None .
71A	Details of Charges	M	Use SWIFT Code words BEN, OUR*
72	Bank to Bank Information	O	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

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
USD	56	Intermediary Bank	Wells Fargo Bank, N.A. New York, NY 10001 SWIFT: PNBPU33NNYC ABA #: 026005092
	57	Beneficiary Bank	Clarien Bank Limited (SWIFT Field 57) Point House, 6 Front Street Hamilton, HM 11 Bermuda SWIFT: CAGPBMHM
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]
	70	Remittance Details	(Reason for Payment)

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
CAD	54	Receivers Correspondent Bank	SWIFT BIC: ROYCCAT2 NCC: Not required for CAD payments Royal Bank of Canada, Toronto
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York A/C: 095911106541
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033058552
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
EUR	54	Receivers Correspondent Bank	SWIFT BIC: IRVTDEFX NCC: Not Required for EUR payments Bank of New York Mellon, Frankfurt
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York A/C: 4688009710
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033058560
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
GBP	54	Receivers Correspondent Bank	SWIFT BIC: IRVTGB2X NCC: 70-02-25 (UK Sort Code) The Bank of New York Mellon, London
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York IBAN: GB90IRVT70022546460060
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033058579
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
SGD	54	Receivers Correspondent Bank	SWIFT BIC: DBSSSGSG NCC: N/A Development Bank Singapore, Singapore
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York A/C: 037-003406-1
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033120576
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
AUD	54	Receivers Correspondent Bank	SWIFT BIC: NATAAU33 NCC: 083-011 National Australian Bank Limited (NAB), Melbourne
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York A/C: 180300728550
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033120584
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
JPY	54	Receivers Correspondent Bank	SWIFT BIC: MHCBJPJT NCC: N/A Mizuho Bank, Ltd., Tokyo
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York A/C: 0321010
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033120592
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Currency	SWIFT Field	Field Description	Standard Settlement Instructions
CHF	54	Receivers Correspondent Bank	SWIFT BIC: CRESCHZZ80A NCC: N/A Credit Suisse, Switzerland
	56	Intermediary Bank	IRVTUS3N The Bank of New York Mellon, New York IBAN: CH3904835098464083000
	57	Beneficiary Bank	Clarien Bank Ltd, Bermuda BIC: CAGPBMHMXXX Account # at Correspondent: 8033120606
	59	Beneficiary	[Beneficiary account #] [Beneficiary account name] [Beneficiary address]

Remittance Details
(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**.
For all non-USD foreign currencies, please use the BNY Mellon SWIFT code listed per currency (above) 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.
- 7) Provide the NCC (National Clearing Code) for GBP and AUD transactions. NCCs are bank identifier codes (BIC) typically used in payments.

Form Directions for Incoming Money Transfers (Wires)

SWIFT Field	Field Name	Field Option	Description and Format	
			USD	CAD, EUR, GBP, SGD, AUD, JPY, CHF
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:	
			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 CAGPBMHM A list of SWIFT BICs can be found at www.swiftbic.com .	
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 - None .	
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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