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Wire Instruction Guide

For customers of Bank Five Nine

Initiating a Wire

A wire may be initiated utilizing any of these methods:

- In-person, at any of our branch locations
- Contact a Bank Five Nine banker* via:
 - Email
 - Fax
 - Phone

**Branch contact information is located online: www.bankfivenine.com/locations*

- Business Online Banking (if applicable)**

***If you are interested in learning more about Business Online Banking tiers that include this feature, please contact us.*

Wire Service Hours (CST) ^

- Same day wire initiation
 - Monday-Friday 8:30am – 3:00pm
- Future dated wire initiation
 - Monday-Thursday 8:30am – 5:30pm
 - Friday 8:30am-6:00pm
 - Saturday 8:00am-12:00pm

^Requests received after deadlines will be processed the next business day.

Information Needed to Initiate Outgoing Wire Transfers

- Your Bank Five Nine account number funds will be debited from (required).
- The amount of funds to be transferred
- Currency type (for foreign exchange international wires)
- The beneficiary bank routing instructions†
- Beneficiary account number, Mexican CLABE number, or International Bank Account Number (IBAN).
- Beneficiary name and physical address (required).
- Any additional information for the receiving bank or Beneficiary (i.e., invoice numbers, loan payment, etc.).



- Wire instructions are required for all outgoing foreign wires. †

† Routing instructions for incoming wire transfers are often found on the receiving financial institution's website or obtained by calling them directly.

United Kingdom	GB	UKSort Code	6	United Kingdom sort code
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Outgoing International Wires

Wires going to foreign countries require different numbers depending on the receiving foreign country.

- All wire transfer payments destined for **Europe** should include*:
 - the **SWIFT/Bank Identifier Code (SWIFT/BIC)**,
 - the **International Routing Code (IRC)** as applicable, and
 - the **International Bank Account Number (IBAN)** if required.
- **Mexican** banks require a **CLABE Account Number** in addition to the **SWIFT/BIC**.

International Routing Code (IRC)

Some countries require a routing code to accompany the wiring instructions. The following countries require routing codes:

Country & Code	Name	Length	Description
Australia	AU BSB	6	Six-digit Bank, State and Branch (BSB) number where the first two digits specify the bank, the third digit specifies the state and the last three digits specify the branch
Brazil	BR Agency Code	5	5-digit routing code
Canada	CA TRNO; Institution and Transit Number	9	9-digit Transit Code
Gibraltar	GI UKSort Code	6	United Kingdom sort code
India	IN Indian Financial System Code (IFSC)	11	11-digit code representing a specific branch location
Jersey	JE UKSort Code	6	United Kingdom sort code

Foreign Exchange-Related Terms

Term	Definition
International Bank Account Number (IBAN)*	A series of alphanumeric characters that uniquely identifies a customer's account held at a bank. Varies by country and institution. Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the beneficiary of the wire. Participating countries requiring IBAN include but are not limited to Austria, France, Germany, Greece, Ireland, Portugal, Spain, United Kingdom, and Italy.
International Routing Code (IRC)	Used in conjunction with SWIFT/BIC to aid in routing the payment through a main office or branch. Some countries require an IRC (ex. Canada, UK)
Mexico CLABE Account Number	In addition to the SWIFT/BIC, Mexican banks require an 18-digit CLABE account number in the beneficiary instructions to ensure payment. Required on all Peso and USD payments sent to Mexico and must be obtained from the Beneficiary. If the Beneficiary does not have the CLABE number, please have the Beneficiary contact their bank.
Purpose of Payment	Required by some countries, such as India or Korea. If not provided, the financial institution may hold funds which could delay the wire, take a fee from the wire prior to crediting the account, or return the wire back to your foreign exchange services provider less fees.
SWIFT/BIC (Required)	8 or 11 character SWIFT/BIC code is a unique series of alphanumeric characters that help to identify a specific financial institution.

***Warning:** Sending an International wire without a **SWIFT, BIC, IBAN, IRC** or **Mexican CLABE** number when they are required in the payment instructions can:

- delay the Wire
- cause the receiving bank to return the wire

- result in additional fees assessed

Business Online Banking Outgoing Wire Templates

Domestic Wires	
Intermediary Bank (Receiving Bank)	An intermediary bank is a bank that acts on behalf of the beneficiary bank. Payments will reach the intermediary bank before being credited to the beneficiary (the beneficiary is the person or entity who will receive the payment), which is the final destination for the transfer. These fields remain blank if the beneficiary bank does not use an intermediary bank for wire transfers.
Beneficiary Bank	A beneficiary's bank is the bank identified in a payment order in which an account for the beneficiary is to be credited.
Final Credit To	Beneficiary Name Beneficiary Address Beneficiary City, State, Zip Code
Final Credit Account	Beneficiary Account Number

International Wires	
Intermediary Bank (Receiving Bank)	An intermediary bank is a bank that acts on behalf of the beneficiary bank. Payments will reach the intermediary bank before being credited to the beneficiary (the beneficiary is the person or entity who will receive the payment), which is the final destination for the transfer. These fields remain blank if the beneficiary bank does not use an intermediary bank for wire transfers. NOTE: This can be a US Bank.
Beneficiary Bank	A beneficiary's bank is the bank identified in a payment order in which an account for the beneficiary is to be credited.
Final Credit To	Beneficiary Name Beneficiary Address Beneficiary City, State Zip Code

Final Credit Account	Beneficiary Account Number (the CLABE or IBAN account number should replace the Account Number if required in the wire instructions)
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Incoming Wire Transfer Instructions

Domestic Wires	
ABA	075902421
Beneficiary Bank	Bank Five Nine 155 W. Wisconsin Ave. Oconomowoc, WI 53066
Final Credit To	Bank Five Nine Customer Name Bank Five Nine Customer Address Bank Five Nine Customer City, State, Zip Code
Final Credit Account	Bank Five Nine Customer Account Number

International Wires
www.bankfivenine.com/wiretransfer

If you have any questions regarding your wire service, please call your Bank Five Nine banker or the number listed on your statement.

FAQ's about Foreign Exchange Wires

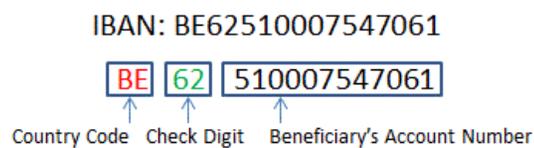
1. How is an IBAN constructed?

The IBAN has a maximum of 34 alphanumeric characters:

- The first two alphabetic characters identify the country code where the beneficiary's account is held.
- The next two digits are check digits. These digits can be used to validate the complete IBAN.
- The final part of the IBAN is the domestic account number, which is made up of the beneficiary's account number, bank identification number, and one or more check digits.

Example

In Belgium, the domestic account number is 510-0075470-61. To convert this to an IBAN, the country code and two check digits must prefix the domestic account number as follows:



2. What influences fluctuations in currency rates?

Many things. A currency can become more or less attractive in value because of interest rate differentials, economic news, political events or even a world leader's health.

3. What is the benefit of sending a wire in FX vs. U.S. dollars?

When you send a wire in foreign currency, the recipient does not have to wait for the overseas bank to accept it and convert it to local currency. Wires sent in foreign currency move directly to the foreign beneficiary and are subject to less delay than U.S. dollar wires sent through intermediary banks.

4. What is the difference between the Trade Date and the Value Date?

- **Trade Date**—The actual date that the FX contract was completed
- **Value Date**—The date that the currency is exchanged and delivered to the beneficiary's financial institution; also referred to as the settlement date

5. Who do I contact if I need to trace an FX wire?

Please contact your banker to request a trace. You will need to provide the FX contract number, FX amount and the beneficiary's bank information (BIC / SWIFT Identifier and name).

6. What currencies are available for same-day delivery?

These are considered cash settlement transactions. Currently, the only currencies available for same-day delivery are Mexican Pesos and Canadian Dollars. Contracts involving these currencies must be confirmed by 11:30am Central Time.