



Sending an International Wire Transfer

Sender/Originator Information

- Sender's Name (*First name, Middle initial, Last name*)
- Sender's Account Number
- Sender Address - Street, City, State, Zip (*No PO Box addresses allowed*)

Payee/Beneficiary Information

- Payee Name (*First name, Middle initial, Last name*) or Business Name – as stated at the receiving financial institution
- Payee Account Number and Type
 - IBAN (International Bank Account Number) – structured international bank account number than can be up to 34 alphanumeric characters, depending on the intended country
 - CLABE (Clave Bancaria Estandarizada) – a standard structured 18-digit account number used in Mexico that uniquely identifies account holders
- Payee Address - Street, City, State, Zip (*No PO Box addresses allowed*)
- Further credit information may be placed in remarks, if applicable
 - This can include additional account information if the receiving financial institution has a larger account to which they will disburse the funds (*Example: Investment firms*)

Receiving Financial Institution Information

- Payee's Financial Institution Name and Address
- SWIFT/BIC of Financial Institution
 - Society of Worldwide Interbank Financial Telecommunications/Bank Identifier Code
 - A Bank Identifier Code comprised of 8 to 11 characters that identifies the beneficiary financial institution used primarily internationally
- National ID, if known
- Intermediary/Correspondent Bank Name, Address and Routing Number, if applicable
 - A financial institution that provides services on behalf of another in order to credit the beneficiary's financial institution.

Transfer Information

- Transfer amount
- U.S. dollars or foreign currency/type (*Example: EUROS*)
- Any remarks needed on wire, if applicable
 - Additional wiring instructions (*Example: For further credit information*)
- Type of wire/purpose of wire (*required*)

Remarks

Note

- Interra Credit Union assesses a wire fee for all wires that are sent internationally. There are different fees for wires in U.S. funds and funds that are converted to a foreign currency. (*Current fees are available on the Fee Schedule online at interracu.com/fees, or by calling Interra or visiting any office.*)
- Funds are generally received at the other financial institution within one to two business days. Wires may take longer, depending on time zone differences, currency exchanges and wire volume.