

# Electronic foreign currency payments - Country-specific bank connection information

## Service description

March 2020



# Content

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<b>1. General .....</b>	<b>2</b>
1.1. Bank connection.....	2
1.2. BIC code (Bank Identifier Code) .....	2
1.3. International Bank Account Number (IBAN).....	2
1.4. Clearing code .....	2
1.5. Qualified payment and amended payment .....	3
1.6. Bank charges .....	3
1.7. Summary .....	3
<b>2. Country specific instructions.....</b>	<b>4</b>
2.1. Australia.....	4
2.2. Austria.....	5
2.3. Belgium.....	5
2.4. Canada.....	6
2.5. Denmark.....	7
2.6. Estonia.....	7
2.7. Finland .....	8
2.8. France.....	8
2.9. Germany.....	9
2.10. Great-Britain .....	9
2.11. Greece .....	10
2.12. Hong Kong.....	10
2.13. Hungary.....	11
2.14. Iceland.....	11
2.15. India .....	12
2.16. Ireland .....	13
2.17. Italy .....	13
2.18. Japan .....	14
2.19. Latvia .....	14
2.20. Lithuania .....	15
2.21. Luxembourg .....	15
2.22. Netherlands .....	16
2.23. New Zealand .....	16
2.24. Norway.....	17
2.25. Poland .....	17
2.26. Portugal .....	18
2.27. Russia.....	19
2.28. South-Africa.....	21
2.29. Spain .....	21
2.30. Sweden.....	22
2.31. Switzerland.....	23
2.32. USA.....	24
<b>3. Country codes .....</b>	<b>25</b>

## 1. General

When payments are transmitted electronically from a payer to a beneficiary, information must be stated in a specific form and entered in correct fields. The Society for Worldwide Interbank Financial Telecommunications (SWIFT) and various national payment systems require that the beneficiary's bank information be stated in an electronically readable form. This allows payments to be transmitted automatically from a computer to another, and manual processing is avoided. Thus the transmission of payments becomes faster and both the payer and the beneficiary avoid unnecessary costs.

You will find more detailed instructions in accordance with the ISO 20022 standard in the example appendix of the Corporate Payments Service. The Corporate Payments Service description and the example appendix have been published online at <http://www.nordea.fi>.

### 1.1. Bank connection

The bank connection refers to the "account bank", i.e. the bank with which the beneficiary has an account.

### 1.2. BIC code (Bank Identifier Code)

The banks that belong to the SWIFT system have a specific BIC code for transmitting messages. Banks' head offices have their own BIC codes (Bank Identifier Code). In many countries banks also forward payments directly to their branch offices, in which case the branches have their own BIC codes.

**The length of the BIC code is always 8 or 11 characters**, with the first four characters indicating the bank, the next two the country and the rest the city. E.g.:

NDEASESS = Nordea Bank Sweden AB, Sweden, Stockholm

CRESCHZZ80A = Credit Suisse First Boston, Switzerland, Zurich, branch 80A

Together the bank's BIC code and the beneficiary's account number form important bank connection information, which directs payments quickly and efficiently to the beneficiary.

BIC is often stated on the invoice. The correctness of a BIC code can be checked in the Internet in the address [www.swift.com](http://www.swift.com).

### 1.3. International Bank Account Number (IBAN)

IBAN (International Bank Account Number) has replaced the Basic Bank Account Number (BBAN) in payments. The number indicates the country, bank and account number of the beneficiary. The beneficiary bank's BIC code is mandatory when using the IBAN -account number.

IBAN is written in the beneficiary's account number field in an outgoing payment. The number has a specified structure. The number always begins with a country code formed of two letters. Enter the IBAN without any space between the characters.

E.g. DK5000400440116243

The IBANs mentioned in this manual are only examples of the structure of a specific country's IBAN. They are not actual IBANs.

### 1.4. Clearing code

The beneficiary's bank connection data often contains codes of the receiving county's internal payment system, such as

FW ABA / Fedwire / Routing (United States)  
NZ New Zealand National Clearing code (New Zealand)

This bank connection code with its numbers is part of the beneficiary's account bank data; see country specific instructions.

If your program has a separate field assigned for the Clearing code, type the information there. In other cases the information is entered on the first line of the beneficiary's bank.

Clearing codes can also be checked and retrieved from the Internet in the address [www.swift.com](http://www.swift.com).

## 1.5. Qualified payment and amended payment

A qualified payment is a payment order received from a customer. The payment order fulfils the prerequisites set for a qualified payment, which means it can be transmitted to the beneficiary automatically.

A qualified payment must bear the beneficiary's account number either in the IBAN format (International Bank Account Number) or in the BBAN format (Basic Bank Account Number). The IBAN format must be used in payments to such European countries, which use IBAN. The BIC code of the beneficiary's bank must also be given.

If the BBAN format is used, the beneficiary's bank can be given as a national clearing code. A prerequisite for using the clearing code is giving the bank's name as plain text. However, using the BIC code is the best alternative.

If the payment order does not meet the prerequisites set for a qualified payment, it will be amended as far as possible at the bank. For an amended payment order the bank will charge an additional amendment fee in addition to the fee mentioned in the service price list.

If possible, always state the BIC code of the beneficiary's bank. When you use the BIC code instead of a clearing code or the name and address of the beneficiary's bank, the payment will be cheaper for you.

## 1.6. Bank charges

The charging alternative shared charges (SHA) is mandatory, if the payee's bank is located in a EU country or an EEA country.

## 1.7. Summary

The beneficiary's account information and the BIC code, and, with certain countries, national payment system codes, are crucial bank connection information when foreign currency payments are transmitted automatically from payer to beneficiary as fast as possible and with as low costs as possible. We hope that the following country-specific instructions will be of use to you.

You will find more detailed instructions in accordance with the ISO 20022 standard in the example appendix of the Corporate Payments Service. The Corporate Payments Service description and the example appendix have been published online at <http://www.nordea.fi>.

## 2. Country specific instructions

### 2.1. Australia

#### **BBAN number**

The account number does not indicate the beneficiary's bank and branch.

#### **BIC code**

Australian banks belong to the SWIFT system. Branches usually have their own BIC codes. If you know the BIC code, we recommend you to use it always.

#### **Clearing code**

In the Australian payment system a Bank/State/Branch (BSB) code is used. The code indicates the bank, state and branch.

Structure:

- length 6 characters
- abbreviation AU

Notation:

AU123456

The code is displayed in the invoice with the name and address of the beneficiary's bank as a Branch or BSB number. The code can also be connected with the account number.

E.g.

Name and address of beneficiary's bank:

Westpac Banking Corp  
360 Collins Street  
Melbourne Vic 3000 (Branch no **033-000**)

Beneficiary's account number:

**033 000** 71 3933 or 71 3933 Branch no **033-000**  
or **BSB033 000** 71 3933

BSB code is stated with the beneficiary's bank data, in the same way as Clearing codes usually are (in the example AU033000) and the actual account number is stated in the Beneficiary's account number field (in the example 713933).

## 2.2. Austria

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 20 digits.

E.g. AT611904300234573201

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Austrian banks belong to the SWIFT system. Branches usually have their own BIC codes

## 2.3. Belgium

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 16 digits.

E.g. BE62510007547061

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Belgian banks belong to the SWIFT system. Usually only a head office has a BIC code, and international payments to and from branches are transmitted through head offices. The branches of the biggest banks usually have their own BIC codes.

## 2.4. Canada

### **BBAN number**

The account number does not indicate the beneficiary's bank and branch.

### **BIC code**

Canadian banks belong to the SWIFT system. Usually only a head office has a BIC code and international payments to and from branches are transmitted through head offices. The biggest banks may also have direct contacts to branches in some towns.

### **Clearing code**

In the Canadian payment system a Canadian Code is used. It is mandatory to use the code and it speeds up the payment.

Structure:

- length 9 characters
- abbreviation CC

Notation:

CC123456789

The code is stated on the invoice as a Transit Number, of which the Canadian Code is formed as follows:

E.g. 1,

Transit Nr. 26943-002

The number is divided into two as indicated below, and the abbreviation CC and 0 are added into the beginning.

Canadian Code = CC000226943

It is important that the 5-digit part of the Transit Number always comes the last.

E.g. 2

Bank of Montreal  
Napanee Branch  
Transit No 23762-001  
Canadian Code = CC000123762

## 2.5. Denmark

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 18 digits.

E.g. DK5000400440116243

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Danish banks belong to the SWIFT system. The biggest branches usually have their own BIC codes.

E.g.

NDEADKKK Nordea Bank Danmark A/S, Copenhagen

## 2.6. Estonia

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 20 digits.

E.g. EE902200221020145685

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Estonian banks belong to the SWIFT system. Usually only the head offices have a BIC code.

E.g.

NDEAEE2X Nordea, Estonia Branch

### **Other**

According to local market practice, the beneficiary name and account number must match in case of incoming credits.

We recommend you to use the reference number if such is indicated on the invoice. Missing reference number in payments to the authorities or other public institutions is the mainly cause that the payment is rejected/returned.



## 2.7. Finland

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 18 digits.

E.g. FI2112345600000785

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Finnish banks belong to the SWIFT system. Usually only the head offices have a BIC code.

E.g.

NDEAFIHH Nordea, Helsinki

## 2.8. France

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 27 digits.

E.g. FR1420041010050500013M02606

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

French banks belong to the SWIFT system. Branches usually have their own BIC codes.

### **Other**

French invoices often contain long rows of figures preceded by the word SIRET. This is not the bank connection information.

## 2.9. Germany

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 22 digits.

E.g. DE89370400440532013000

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

German banks belong to the SWIFT system. Branches usually have their own BIC codes.

E.g.

NDEADEFN Nordea Bank Danmark A/S, Niederlassung Frankfurt am Main

## 2.10. Great-Britain

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 22 digits.

E.g. GB29NWBK60161331926819

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

British banks belong to the SWIFT system. Usually only the head offices have a BIC code (8 characters). The branches of the biggest banks have their own BIC codes (11 characters).

E.g.

NDEAGB2L Nordea, London Branch

## 2.11. Greece

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 27 digits.

E.g. GR1601101250000000012300695

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Greek banks belong to the SWIFT system. The biggest branches usually have their own BIC codes.

## 2.12. Hong Kong

### **BIC code**

The banks in Hong Kong belong to the SWIFT system. Branches usually have their own BIC codes. If you know the BIC code, we recommend you to use it always.

### **Clearing code**

A Hong-Kong National Clearing Code is used in the internal payment system in Hong Kong.

Structure:

- 6 characters
- abbreviation HK

Notation:

HK123456

## 2.13. Hungary

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 28 digits.

E.g. HU42117730161111101800000000

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Hungarian banks belong to the SWIFT system. Usually only the head offices have a BIC code.

## 2.14. Iceland

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 26 digits.

E.g. IS140159260076545510730339

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Icelandic banks belong to the SWIFT system.

## 2.15. India

### **BIC code**

Some Indian banks belong to the SWIFT system. Only the head office of a bank usually has a BIC. However, there are many banks in India, some of which are small. Not nearly all banks have connections abroad.

If you know the BIC code, we recommend you to use it.

### **Clearing code**

India uses the Indian Financial System Code (IFSC). The code has become more common in Indian payments along with automation. The length of the code is 11 characters, the first 4 ones denoting the bank, the fifth character is a check number and the rest six characters stand for the branch.

Structure:

- 11 characters
- abbreviation IN

Notation:

IN12378912923

### **Payment details**

All payments sent to India must include a receipt purpose code. This code must be entered into the remittance information field (payment details). The payer must obtain the receipt purpose code from the payee before sending the payment.

All receipt purpose codes begin with the letter 'P'. You can find out more information from the Reserve Bank of India's website.

### **Other**

Payments are transmitted either through a local Real-Time Gross Settlement system (RTGS) or a NEFT system. The IFSC code must always be mentioned.

Besides the beneficiary's name, address and account number, the following information must be given on the beneficiary's bank:

E.g.:

IN12345678923  
Beneficiary bank's name  
The bank's address  
Locality

If the beneficiary's bank has not joined the local RTGS or NEFT system, but still has an IFSC code, the aim is to forward the payments in electronic format.

This is not, however, always possible and sometimes payments are transmitted as cheques (demand draft) or as cashier's orders, ie. via mail.

## 2.16. Ireland

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 22 digits.

E.g. IE29AIBK93115212345678

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Irish banks belong to the SWIFT system. Usually only the head offices have a BIC code.

## 2.17. Italy

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 27 digits.

E.g. IT40S0542811101000000123456

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Italian banks belong to the SWIFT system. Branches have their own BIC codes.

## 2.18. Japan

### **BBAN number**

The account number does not indicate the beneficiary's bank and branch.

### **BIC code**

Japanese banks belong to the SWIFT system. Usually only a head office has a BIC code, and international payments to and from branches are transmitted through head offices.

### **Other**

In case you are not dealing with the banks main office, enter the name of the bank in a verbal format. BIC code is usually connected to the main office only.

Notation:

Name of the bank  
Street address  
City and country

## 2.19. Latvia

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 21 digits.

E.g. LV45NDEA0000080075039

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Latvian banks have joined the SWIFT system. Except for a few exceptions only the banks' main offices have BIC codes.

E.g.

NDEALV2X Nordea, Latvia Branch

## 2.20. Lithuania

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 20 digits.

E.g. LT042140030000010245

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Lithuanian banks belong to the SWIFT system. Usually only the head offices have a BIC code.

E.g.

NDEALT2X Nordea, Lithuania Branch

## 2.21. Luxembourg

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 20 digits.

E.g. LU280019400644750000

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Luxembourger banks belong to the SWIFT system. Usually only the head offices have a BIC code.



## 2.22. Netherlands

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 18 digits.

E.g. NL91ABNA0417164300

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Dutch banks belong to the SWIFT system. Usually only a head office has a BIC code, and international payments to and from branches are transmitted through head offices.

## 2.23. New Zealand

### **BIC code**

New Zealand banks belong to the SWIFT system. Branches usually have their own BIC codes. If you know the BIC code, we recommend you to use it always.

### **Clearing code**

In the internal payment system a New Zealand National Clearing Code is used.

Structure:

- 6 characters
- abbreviation NZ

Notation:

NZ123456

## 2.24. Norway

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 15 digits.

E.g. NO9386011117947

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Norwegian banks belong to the SWIFT system. The branches of the biggest banks usually have their own BIC codes.

E.g.

NDEANOKK Nordea Bank Norge ASA, Oslo

## 2.25. Poland

### **IBAN number**

The IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 28 digits.

E.g. PL27114020040000300201355387

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Polish banks belong to the SWIFT system. The branches of the biggest banks usually have their own BIC codes.

E.g.

NDEAPLP2 Nordea Bank Polska S.A, Gdynia

## 2.26. Portugal

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 25 digits.

E.g. PT50000201231234567890154

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Portuguese banks belong to the SWIFT system.

## 2.27. Russia

International payments to Russia can be sent either in convertible currencies or in roubles. Payment transmission is subject to on the directions and currency regulations of the Bank of Russia.

### **BIC code**

Most of the Russian banks belong to the SWIFT system. There are thousands of banks in Russia, of which some are very small, and few banks have a currency license to operate international payment traffic.

If there are several banks in the payment order it is recommended to choose the beneficiary's bank and a possible intermediary bank and write their information in the beneficiary's bank field as accurately as possible. In such a case the BIC code field is not filled. If the BIC code is used, the information in the beneficiary's bank field will go unnoticed.

### **Other**

Checks are not used in Russia.

### **Payments in Roubles to Russia**

Roubles can be used i.e. with payments related to export and tax and representative offices in Russia. More information is available on [nordea.com](http://nordea.com)'s sites.

### **BBAN number**

Rouble payments must always have the beneficiary's account number and the INN number. The INN number is information for the tax authorities. The beneficiary's RUB account (**20 digits**) and INN2222222222 (**5, 10 or 12 digits**) is stated as follows:

123456...../2222222222

A RUB account's 6-8-digits are always **810**.

E.g. 40705**810**234567897898

### **Beneficiary bank**

With rouble payments the information in the beneficiary's bank field is stated as follows:

Line 1: /BIK041234567/Clearing account no.  
Line 2: Name of beneficiary's bank  
Line 3: Address of beneficiary's bank

The BIK is 9 digits code always beginning with 04. Clearing account number is 20 digits.

## Clearing code

In the internal payment system a Russian Central Bank Identification Code is used. The clearing code is not used for foreign currency payments but only for RUR denominated payments.

Structure:

- 9 characters
- abbreviation RU

Notation:

RU123456789 / Correspondent account no.

## Payment details

In rouble payments to Russia the following information must always be stated:

- The reason-for-payment VO code released by the Central Bank of Russia. Its structure is VO followed by five digits. '(VO12345)'. The apostrophes and brackets are a part of the code. We suggest you to use them when making payments. Payments cannot be effected until the Russian beneficiary has provided the paying customer with the VO-code.
- The reason for payment in English, the invoice number, and the date for the monitoring of the foreign exchange regulations.

E.g. '(VO12345)' Wood trade, inv. 123 dd.mm.yy.

More information is available on [nordea.com](http://nordea.com)'s sites.

## Payments in foreign currencies to Russia

### BBAN number

All payments in foreign currencies must include the beneficiary's bank account number.

### Beneficiary's bank

The beneficiary bank must be informed as a BIC code or in its verbal name. See point BIC code.

### Clearing code

Clearing codes are not in use in payments in foreign currencies.

### Other

With foreign currency payments to Russia, in addition to the beneficiary's name and address the following information must always be stated:

- The subject of payment in English and the number of the invoice, and the date for the monitoring of currency regulations.

## 2.28. South-Africa

### **BIC code**

South-African banks belong to the SWIFT system. The branches of the biggest banks usually have their own BIC codes.

If you know the BIC code, we recommend you to use it always.

### **Clearing code**

In South Africa a South African National Clearing Code system is used for payment transmission.

Structure:

- 6 characters
- abbreviation ZA

Notation:

ZA123456

## 2.29. Spain

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 24 digits.

E.g. ES9121000418450200051332

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Spanish banks belong to the SWIFT system. Branches usually have their own BIC codes.

## 2.30. Sweden

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 24 digits.

E.g. SE3550000000054910000003

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Swedish banks belong to the SWIFT system. Usually only the head office has a BIC code. International payments are transmitted to and from the branches through the head office. The biggest banks have a direct SWIFT connection to Göteborg and Malmö.

E.g.

NDEASESS Nordea Bank Sverige AB, Stockholm

### **Bankgiro**

Bankgiro is the internal transmission system in Sweden. The Bankgiro number does not indicate the bank connection or the account number.

Using the Bankgiro delays the transmission and causes extra costs to the beneficiary. The Swedish banks send payments of under SEK 250,000 as a check.

## 2.31. Switzerland

### **IBAN number**

IBAN indicates the beneficiary's bank and branch. The number always begins with a country code formed of two letters being in total 21 digits.

E.g. CH9300762011623852957

Use always the IBAN format account number. The beneficiary bank's BIC code is mandatory when using the IBAN account number.

### **BIC code**

Swiss banks belong to the SWIFT system.



## 2.32. USA

### **BBAN number**

The account number does not indicate the beneficiary's bank and branch.

When the beneficiary's bank connection information is stated on the invoice the account number is compulsory data. If it is missing, the banks return the payment.

### **BIC code**

The biggest banks of the States belong to the SWIFT system.

E.g.

NDEAUS3N Nordea, New York Branch

If you know the BIC code, we recommend you to use it always.

### **Clearing code**

In the internal payment transmission various payment systems are used, such as Fedwire/ABA/Routing number and CHIPS/UID.

The America payment transmission system is highly automated and information must always be given in a specified form to avoid higher costs and delayed transmission.

Structure/notation:

FEDWIRE/ABA/Routing number

- 9 characters
- abbreviation FW, noted as FW123456789

E.g.

FW121000248  
Wells Fargo Bank, San Francisco, CA

CHIPS/UID

- 6 characters
- abbreviation CH, noted as CH123456.

## Other

If you don't know the beneficiary's bank connection, the payment can be transmitted as a SWIFT check. SWIFT check is a very practical means of payment in USA. With SWIFT check it must be observed that

- the payment is USD denominate
- the name and address data of the beneficiary are complete.

Address is given as follows:

Name of the beneficiary	Company Inc.
Street address	Greenville Branch 4003
Postal address	P.O.Box 345
City, state, postal code	Green Hills, CA 94039 USA.

Regardless of the country of the beneficiary, USD payments can be sent as SWIFT checks if the beneficiary's bank connection is not known and the name and address of the beneficiary are complete. Note that the address must contain the beneficiary's country.

## American Express credit card payments

With electronic payment orders observe the special instructions:

### Beneficiary's name

American Express Services Europe Ltd  
PO BOX 3000  
SOUTHEND-ON-SEA  
Essex SS99 & AB England

### Beneficiary's account number

730580

### Beneficiary's bank

American Express Bank Ltd  
World Financial Centre  
New York, NY 10285-2150

### BIC code

AEIBUS33

### Information to the beneficiary:

Membership number  
nnnn-nnnnnn-nnnn (compulsory credit card identification data)

## 3. Country codes

The currently valid official two-letter country codes (ISO 3166 country codes) are available on the website of the International Organization for Standardization at [www.iso.org](http://www.iso.org).