

Wires - Outside of Canada

Information Checklist



Who is receiving the wire?

Wires are sent to a beneficiary. Please provide the following information about the beneficiary:

- Full first and last name for individuals or the full business name (including Ltd., Inc. or Co. where applicable)
- Bank account number
- Address, including:
 - Building number
 - State or Province
 - Street Name
 - Zip or Postal Code
 - City
 - Country

Who is the receiving bank?

Wires are sent directly to the beneficiary's bank. Please provide the following information about the beneficiary's bank:

- Full name of the financial institution or bank
- Address, including:
 - Building number
 - State or Province
 - Street Name
 - Zip or Postal Code
 - City
 - Country
- SWIFT Code/BIC Code (8 or 11 characters long). A SWIFT or BIC Code is an international banking code that contains the bank and branch information of the beneficiary bank.
- Other information. See the reverse (2nd page) for a list of countries that require an IBAN Number and other additional requirements. Also look below to see if an intermediary bank is required.

Who is the intermediary bank?

When sending a wire in a currency that is foreign to the receiving country, an intermediary bank is required to facilitate the transaction. Please provide the following information about the intermediary bank:

- Full name of the financial institution or bank
- Address, including:
 - City
 - Country
- SWIFT Code/BIC Code (8 to 11 characters long)

See the reverse (2nd page) for a list of additional requirements for specific countries.

This checklist is for informational purposes only and does not signify formal approval. Additional information may be required. Usual delivery time is 5 business days, if currency is same as country of beneficiary. No guaranteed delivery time if currency is different from country of beneficiary. By requesting a wire I/We understand Encompass Credit Union will not be held liable for any charges or penalties resulting from the wire transfer and cannot be guaranteed a time or date of funds arriving at the requested destination. Transferred amounts may be subjected to receiving charges at destination and/or intermediary financial institutions. If, for any reason the wire is returned, it may be subject to loss of exchange determined by the current day's buy rate. The collection, use and disclosure of the personal information in this document are governed by the Encompass Credit Union Privacy Policy (a copy of which is available at any branch or online at www.encompasscu.ca).

Who is the intermediary bank?

You will need to provide an IBAN number when sending a wire to the following countries:

- Austria
- Belgium
- Bosnia
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Great Britain (UK)
- Greece
- Germany
- Gibraltar
- Hungary
- Iceland
- Ireland
- Italy
- Latvia
- Lithuania
- Luxembourg
- Mauritius
- Malta
- Netherlands
- Norway
- Poland
- Portugal
- Romania
- Serbia
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- Turkey
- United Arab Emirates

Is there any other information that I need to provide?

Possibly. The following countries have additional requirements in order to send a wire:

Country	Currencies to	Required Information	
Algeria	DZD	The reason for the payment must be stated	
Argentina	ARS	CUIT number (Tax ID 12 digits) and CBU (customer ID number with bank)	
Armenia	AMD	The reason for the payment must be stated	
Australia	AUD	USD/CAD	6 digit BSB code
Brazil	BRL	The beneficiary's phone number, Agency Code, Branch and the reason for payment must be stated	
Chile	CLP	Beneficiary RUT number (equivalent to Tax ID number)	
China	CNY	USD/CAD	Beneficiary's phone number and the reason for the payment must be stated
Colombia	COP	The beneficiary's phone number and the reason for the payment must be stated. If beneficiary is a company: NIT Number (9-10 digit Tax ID). If beneficiary is an individual: Cedula (typically 8 digits)	
Ethiopia	ETB	The reason for the payment must be stated	
Great Britain	GBP	USD/CAD	22 digit IBAN number starting with GB. The 6 digit beneficiary bank Sort Code
Guatemala	GTO	The beneficiary's contact information. NIT number (Tax ID).	
Iceland		USD	26 digit IBAN starting with IS. Only US funds can be sent.
India	INR	USD/CAD	The reason for the payment must be stated. National ID IFSC code of beneficiary
Indonesia	IDR	The reason for the payment must be stated. The number and date of invoice or contract.	
Japan	JPY	USD/CAD	SWIFT Code. 3 digit branch code is recommended.
Kazakhstan	KZT	Beneficiary's RNN number (Tax ID)	
Korea (South)	KRW	The beneficiary's phone number and the reason for the payment must be stated	
Mexico	MXN	USD/CAD	18 digit CLABE account number
Pakistan	PKR	USD/CAD	11 character SWIFT Code
Russia	RUB	Beneficiary's INN, beneficiary's bank BIC and corresponding account. VAT number and reason for the payment must be stated.	
Saudia Arabia	SAR	The reason for the payment must be stated.	
Taiwan	TWD	The reason for the payment must be stated.	
Thailand	THB	Beneficiary's Tax ID. The reason for the payment must be stated.	
United States	USD	CAD	Beneficiary's bank 9 digit ABA routing number. SWIFT Code is recommended.
Vietnam	VND	RIF (Tax ID). The reason for the payment must be stated.	
Venezuela	VEF	The beneficiary's phone number.	

For more information, contact 780-842-3391 (Administration Office), 780-352-2251 (Wetaskiwin Regional Office), or email us at askus@encompasscu.ca.