FOREIGN CURRENCY WIRE TRANSFERS ONLINE

Business Gateway is an efficient, easy way to initiate foreign currency wire transfers. To ensure wires are executed timely and accurately, the chart below provides guidelines to help you determine the correct information to input. Please remember that all foreign currency wire transfers require the beneficiary party address (PO boxes are not acceptable).

If you have questions about sending foreign wires, please contact the Treasury Management Support Center at:

Phone: (877) 236-2739
E-mail: tmsupport@johnsonbank.com (this is not a secure e-mail facility)

FOREIGN WIRE GUIDELINES BY COUNTRY

County	What to enter	Consists of	Where to Enter in GFX	Notes
Australia	BSB (bank, state, branch number)	• Two-digit bank number • One-digit state number • Three-digit branch number	Receiving Party Address	**Six digits only**. Do not include a dash or any other symbols.
Canada	Transit code	• Four-digit institution number • Five-digit branch transit number	Receiving Party Address	**Nine digits total.** We can deliver wires same-day to Canada if you complete the contract (Including secondary approval) by 9:30 a.m. Pacific Time.
Europe	IBAN (international bank account number)	• ISO country code • Two check digits • Bank identifier, which varies by country/ institution • Beneficiary's account number	Receiving Party ID/Type	Enter an IBAN and SWIFT code for the most accurate delivery of funds to your beneficiary. Length of the IBAN varies by country.
Hong Kong	Originator's full name, account number, full address, date and place of birth		Debit Party Address	Wires are rejected without this information for **HKD $8,000 or more** (or equivalent in any other currency) PO /mail box is not considered full address

Israel	Bank and branch name OR complete bank address		Receiving Party Address	Wires are rejected without this information. Enter the complete bank address if you do not have the SWIFT code and branch information.
India	IFSC (India Financial Services Code)		Receiving Party Address	**IFSC codes are 11 digits**. Wires are rejected without This information. Enter The complete bank address if you do not have the SWIFT code and branch information. Must state whether the **INR** payment is for an invoice or payment agreement and provide a complete, specific, corresponding reference number. **Example "For payment of invoice number ABC 123"**
Japan	Bank name plus one of these: • Branch name • 11-digit SWIFT code		Receiving Party ID/Type	If the SWIFT code is not available, then the complete bank address is required. JPY wires are set up using a unique template.
México	CLABE (Clave Bancaria Estandarizada) • Three-digit bank code • Three-digit bank plaza code • 11-digit account number • One-digit check digit		Beneficiary Party ID/Type	We can deliver wires same-day to Mexico if you complete the contract (including secondary approval) by 9:30 a.m. Pacific Time.
Philippines	SWIFT code or complete address for beneficiary bank		Receiving Party ID/Type	Ensure that the beneficiary's account is in PHP currency and not in USD.

WHERE CAN I FIND ADDITIONAL BANK ROUTING INFORMATION?

Additional bank routing information can be found at www.swiftcodes.org.

WHEN DO I USE TARGET BANK INFORMATION?

Target bank information needs to be entered if:

» The beneficiary bank is not part of SWIFT. These wires are routed via a correspondent bank (usually one of the main banks in that country). Enter the correspondent bank's information in the Intermediary Bank section.

» You are sending currency to a bank outside of its local country. For example, if you are sending GBP to a bank in Europe, then you need to use an intermediary bank located in the United Kingdom. Never use a domestic bank as a target bank for a foreign wire. If you are unsure, please call the Johnson Bank Customer Support Center for help in determining the proper setup.

» If you are provided a second correspondent bank's information, you will enter that information in the Intermediary Bank section.

WHAT IS THE PROCESS FOR LOST WIRES?

Wire transfer issues typically result from incomplete or incorrect routing information. Always make sure you update your template when you receive updated or new instructions from your beneficiary.

After you initiate a wire using Business Gateway, Johnson Bank transmits your wire instructions for processing. Since wire instructions executed through Johnson Bank are "straight-through" processed, the information you enter online is sent directly to the overseas bank and is not re-keyed by our back office. If the beneficiary bank is unable to apply the funds for any reason:

1. The beneficiary bank sends a return message to notify Johnson Bank.
2. Johnson Bank then e-mails the user at your company who originated the contract.
3. The e-mail indicates that the wire was not successfully applied and identifies the reason as stated by the beneficiary bank (for example, the account number is invalid or the account name doesn't match).
4. You then need to research the issue and determine the corrective action needed. (This could be as simple as fixing a typo or you may need to collect new instructions from your beneficiary.)
5. Update your beneficiary template so that future wire transfer requests are processed with the correct instructions.

WHAT IF THE BENEFICIARY CLAIMS NON-RECEIPT?

If your beneficiary alerts you of a non-receipt before we get notification from the beneficiary bank, contact Johnson Bank at (877) 236-2739 so that we can start a tracer. If it is determined that the instructions provided on the template were incomplete or incorrect, we will notify you via e-mail so you can make corrections following the process described above.