Barclays Global Payments Guide

Currency Payment Requirements

Please refer to this guide when making an international payment. We recommend that you always contact the payment beneficiary before making an international payment to ensure there are no additional local restrictions which may apply. When making a payment, please refer to the relevant currency requirements regardless of the beneficiary country.

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Payment Currency Information

The availability of Payment Currencies is subject to regional and channel variations. Please consult the currency lists for your region and channel to confirm the payment currencies that are available to you.

Standard Requirements for all international Payments

- All international payments require the following information to be provided:
    - Beneficiary Bank SWIFT/BIC Code, If this isn't provided it could lead to your payment being cancelled
    - Beneficiary Account Name
    - Beneficiary Account Number
    - Remitter Name and Address
    - Remitter Account Number
    - Purpose of Payment
- Prior to submitting a payment ensure the payment beneficiary has provided all the mandatory payment details.
- The completion of the standard payment fields required for any cross-border transaction is not described in this guide; these fields must be completed in accordance with the Barclays General International Payment Formatting Guide specific to the channel being used to submit the payment.
- When sending payments via SWIFT FINPlus, please ensure that they conform to the CBPR + usage guidelines as published on SWIFT MyStandards. Please use the information in this document as a guide to the data elements required in certain jurisdictions and populate them in the corresponding fields in the relevant ISO 20022 message.
- To minimise any delays or returned payments, you are strongly advised to check with the payment beneficiary that any required documentation is in place.
- Failure to follow the guidance provided may result in payment delays or payment returns and potential losses due to delays or FX movements.
- If a large payment is received outside of local FX market trading hours it may not be possible to process the payment on the same day.
- For UK only:
    - For Financial Institutions who act as a Payment Service Provider (e.g. Banks) that send payments to beneficiary accounts outside the UK, the OUR charge option must be used.
    - Under the PSD regulations GB to GB payments can only be send using the SHA option. This does not apply where accounts are held in the offshore Islands – Jersey, Guernsey and Isle of Man.

Information Marked with an Asterisk (*)

- * Information in the guide marked with one asterisk (*) should be placed in the following location depending on the channel being used to submit the payment:
    - iPortal Payments or Barclays.Net: Payment Details field
    - SWIFTNet Corporate Access: Field 70
    - SWIFT FIN Plus: Unstructured remittance information tag <Ustrd> tag
    - File Gateway: Unstructured remittance information <Ustrd> tag

- ** Information in the guide marked with two asterisks (**) should be placed in the following location depending on the channel being used to submit the payment:
    - Barclays.Net: Payment Details field
    - SWIFTNet Corporate Access: Field 50, line 4 and 59, line 4
    - File Gateway: needs to be added to the debtor and creditor fields when making a payment

- An asterisk in the currency name denotes the service is supported by a Third Party Provider (for example: ALL* - Albania). These currencies have the following restrictions:
    - Supported for outward payments only. Inward payments are not supported (unless a returned outward payment).
    - Debit account must be GBP, USD or EUR.
    - Beneficiary bank must be in the home country of the currency.
    - Charging option must be OUR or SHA (not BEN).
    - Payments must be quoted in the credit currency e.g. the ARS value must be quoted.
    - Live guaranteed pricing up to $5m equivalent.

Payment Value Date

The day on which the beneficiary receives your payment (the value date) is reliant on the currency clearing system operating on that day of the week. You must also consider the working days when Barclays operates as the sending bank, and the working days in the country where the beneficiary bank is located. Public Holidays will also affect the value date which can be achieved.

Beneficiary Bank Charges

Local beneficiary bank practice may result in the deduction of charges irrespective of the charging option selected.

AED – United Arab Emirates

Overview:
Country Code: UAE | Currency: UAE Dirham | Currency Code: AED

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address and account number
- 23 character IBAN
- Format:
    - 23-digit IBAN:
        - AE country code,
        - 2-digit verification code,
        - 3-digit bank identifier,
        - 16-digit account number

Purpose of Payment
- A 3-character Purpose of Payment code is mandatory for all payments in any currency sent to the UAE and for all payments sent in AED. Purpose of Payments codes are listed at the end of this page.
- Format:
    - The Purpose of Payment code must be placed in field 77B and prefixed by /BENEFRES/AE//
  Please place this information in the following location depending on the channel you use to submit your payment:
    - Barclays.Net: Regulatory Reporting tag (maps to field 77B)
    - SWIFTNet Corporate Access: Field 70
    - File Gateway: Regulatory Reporting tag (maps to field 77B)
    - Please click the below link for AED Purpose of Payment codes

https://www.corporatebankingsupport.uk.barclays/content/dam/corppublic/CB-Documents/International-Payments/AED-POP.pdf

AED – United Arab Emirates (Continued)

Additional Information
- From 01 January 2022 working days in the United Arab Emirates were aligned with global markets. Working days are Monday to Friday. The central clearing system is closed on Saturday and Sunday.
- Minimum payment: AED 30. Do not send payments with charges SHA or BEN for a value of AED 30 or less.

ALL* – Albania

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: ALB | Currency Albanian: Lek | Currency Code: ALL

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and 28 digit IBAN. Note that ALL payments are not permitted to a beneficiary bank located outside of Albania
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - 28 digit IBAN: AL followed by 4 Check Digits; 8-digit Branch Code; 16 digits Account Number.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services
- Payments for utilities require the name of the client, the month of the utility bill period covered and the contract number of the subscriber.*
- For custom fee payments: NIPT (tax identification number) is required. *
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- For tax payments a declaration form (FDP – payment order document generated by Tax Office system) is required and needs to be provided by the taxpayer to the beneficiary bank.
- Format
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

AMD* – Armenia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:

Country Code: ARM | Currency: Armenian Dram | Currency Code: AMD

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary account name, address and account number. Note that AMD payments are not permitted to a beneficiary bank located outside of Armenia.
- Full legal entity type of the beneficiary (e.g charity, corporate, etc)*
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment

- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation

- The remitter must provide supporting documentation indicating the purpose of payment (e.g copy of invoice) for trades above 20 million AMD.

ANG – Netherlands Antilles – Curacao

Overview:

Country Code: ANT | Currency: Netherlands Antillean Guilder | Currency Code: ANG

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary bank name and address
- Beneficiary account name, address (optional, but recommended) and account number

AOA* – Angola

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: AGO | Currency Albanian: Angolan Kwanza | Currency Code: AOA

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address, and 25 digit IBAN
- Note that AOA payments are not permitted to a beneficiary bank located outside of Angola.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - 25 digit IBAN: AO followed by 2 check digits, 3 digit Bank Code, 4 digit Bar Code, 1 digit Account Check, 11 digit Account Number, 2 digit Account Check.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Beneficiary Tax Identification Number is mandatory and must be placed in field 77B. Please place this information in the following location depending on the channel you use to submit your payment:
  - Barclays.Net: Payment Details field
  - SWIFTNet Corporate Access: Field 70
  - File Gateway: Regulatory Reporting tag (maps to field 77B)

ARS* – Argentina

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: ARG | Currency: Argentinian Peso | Currency Code: ARS

Mandatory Payment Information:
Remitter Details
- Remitter account name, sort code and account number

Beneficiary Details
- Beneficiary account name, address and account number (CBU). Note that Payments in ARS are not permitted to a beneficiary bank located outside of Argentina.
- Beneficiary Contact Name and Telephone Number*
- Beneficiary CUIT or CUIL TAX ID number: 11 digits*
- Beneficiary CBU (Clave Bancana Uniforme)/Beneficiary account number 22 digits long
- Beneficiary Bank SWIFT BIC.

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services
- Salary/payroll payments are supported, please indicate clearly where a payment is for these purposes*
- Payments to Judicial Accounts (Depositos Judiciales) are not supported.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

AUD – Australia

Overview:
Country Code: AUS | Currency: Australian Dollar | Currency Code: AUD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number
- PO BOX addresses are discouraged and full physical address is required

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address (optional, but recommended) and account number
- PO BOX addresses are discouraged and full physical address is required

Formatting
- Field 57/acc with: first line should be 6 digit BSB number proceeded by //AU second line needs to be the bene bank swift bic
  For example: //AU123456
  ANZBAU3MXXX

BBD – Barbados

Overview:
Country Code: BRB | Currency: Barbados Dollar | Currency Code: BBD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and bank address
- Beneficiary account name, address and account number.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- For Payments being made in relation to a capital investment in Barbados or a loan to a Barbados resident with an expectation to receive a return on their investment or a repayment of the loan, the funds coming into Barbados would need to be registered with the ECA (Exchange Control Authority). This would be done by the completion of a Form FC which will be submitted to the ECA. The application is made after the payment is remitted and can be done by the bank or the client.
- For regulatory reasons, we can only accept inbound BBD when being paid into a BBD account (this currency cannot be traded RHS)

BDT* – Bangladesh

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: BGD | Currency: Bangladeshi Taka | Currency Code: BDT

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Beneficiary must have a presence in country i.e. payment can be made to onshore residents only. BDT payments are not allowed to a beneficiary bank outside of Bangladesh.
- Beneficiary bank name and full address.
- Beneficiary bank SWIFT BIC.
- Format:
  - Beneficiary bank name and full address must be provided in f57D.
    * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- Beneficiary needs to complete an Inward Remittance Form (Form C) at their own bank to receive BDT. Our correspondent bank will not release payments until Form C has been completed and returned to the correspondent bank. Payments will be cancelled if Form C has not been completed within one month of the payment value date.
- If beneficiary is a Non-Governmental Organisation (NGO), beneficiary bank will additionally require a copy of NGO Bureau Approval which is renewed every year.
- Beneficiary need to evidence right to receive funds before they can be settled

Additional Information

- Working days in Bangladesh are Sunday to Thursday. The central clearing system is closed on Friday and Saturday.

BGN – Bulgaria

Overview:
Country Code: BGR | Currency: Bulgarian Lev | Currency Code: BGN

Mandatory Payment Information:

Beneficiary Details
- Valid 22 digit IBAN
- Full name and address of Beneficiary
- SWIFT/BIC address of the beneficiary bank

Payments to the Bulgarian Tax Authority
- Payments to the Bulgarian Tax Authority must include the following information:
  - Payment type (max 6 characters)*
  - Document type and number (max 17 characters)*
  - Document date (max 8 characters)*
  - Payment period (max 16 characters)*
  - Legal entity name or name of person (max 30 characters)*
- BULSTAT/ID number (max 13 characters)*
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

BHD – Bahrain

Overview:
Country Code: BHR | Currency: Bahraini Dinar | Currency Code: BHD

Mandatory Payment Information:

Beneficiary Details
- Beneficiary account name and address
- Beneficiary 22 digits IBAN
- Beneficiary bank address and SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - Beneficiary 22 digits IBAN:
    - BH followed by 2 check digits
    - 4 digits National bank code
    - 14 digits Account number

  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- A Purpose of Payment code is mandatory for all payments to and from Bahrain. The code is 3 characters and must be placed in field 77B of the MT103. Purpose of payments codes are listed at the end of this page. Failure to include the Purpose of Payment code will result in payments being rejected.
- Format:
  - Purpose of Payment must be provided in field 77B of the MT103 formatted as
    :77B:/BENEFRES/BH//???/
    where ??? is a 3-character code from the Bahrain Purpose Codes list
  - Please see full list of PoP codes at the end of page

BHD – Bahrain (Continued)

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
Classification	Code	Purpose	Brief Description
I.		Goods-Services-Income-Transfers Receipts & Payments	
Import-Export	GDE	Goods sold (Exports in fob value)	All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type.
	GDI	Goods bought (Imports in cif value)	All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type.
Transport & Travel	STS	Sea Transport	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.
	ATS	Air transport	Transportation services provided by air of airline companies related to transport of people, cargo, and other auxiliary services.
	OTS	Other methods of transport (including Postal and courier services)	Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services.
	STR	Travel	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
Services with abroad	GMS	Processing repair and maintenance services on goods	Manufacturing services covers processing, assembly, labeling, packing and maintenance and repair services on goods undertaken by enterprises that do not own the goods concerned.
	SCO	Construction	Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and establishment of necessary equipment.

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
	INS	Insurance Services	Provision of various types of insurance to/from non-residents and reinsurance regarding goods, life, insurance, travel, reimbursement.
	FIS	Financial Services	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments.
	IPC	Charges for the use of intellectual property royalties	Recording of receipts or payments related to charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises.
	TCS	Telecommunications services	Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic, mail, facsimile services, including business network services, teleconferencing and support services.
	ITS	Computer services	Computer services consist of hardware and/or software-related services and data-processing services.
	IFS	Information services	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.
	RDS	Research and development services	Services that are associated with basic research, applied research and experimental development of new products and processes.
	PMS	Professional and management consulting services	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
	TTS	Technical, trade-related and other business services	Includes architectural, engineering, scientific and other technical services, waste treatment and de-pollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere.
	PRS	Personal, cultural, audiovisual and recreational services	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.

Classification	Code	Purpose	Brief Description
Interest & Profits with abroad	IGD	Dividends intragroup	Includes receipts and payments on the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
	IID	Interest on debt intragroup	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
	PIP	Profits on Islamic products	According to Islamic banking definitions, for example sukuks.
	PRR	Profits or rents on real estate	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit.
	DOE	Dividends on equity not Intragroup	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad to

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
			which they participate with percentage less than 10% at their share capital or not in the same group.
	ISH	Income on investment funds shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.
	ISL	Interest on securities more than a year	Interest from residents that hold securities of maturity more than a year issued by nonresidents and the opposite.
	ISS	Interest on securities less than a year	Interest from residents that hold securities of maturity less than a year issued by nonresidents and the opposite.
	IOL	Income on loans	Interest of loans between enterprises not belonging to the same group.
	IOD	Income on deposits	Receipts of income from financial institutions nonresidents for the accounts of residents and payments of the income from resident financial institutions for accounts of nonresidents.
Government	GOS	Government goods and services embassies etc	Included are all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which enclaves are located.
	GRI	Government related income taxes, tariffs, capital transfers, etc	Receipts and payments of transfers from Bahrain's government to and from nonresidents related to taxes on products, on income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	CHC	Charitable Contributions (Charity and Aid)	Humanitarian aid, military assistance, contributions to international organization apart from loans, in cash or in kind, between the governments of different countries or between governments and international organizations.
	FAM	Family Support (Workers' remittances)	Personal transfers by migrants' resident households to or from nonresident households.

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
	SAL	Salary (Compensation of employees)	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period.
	PPA	Purchase of real estate abroad from residents	The fair value of real estate purchased by residents abroad or its liquidation.
	PPL	Purchase of real estate in Bahrain from non-residents	The fair value of real estate purchased by nonresidents in Bahrain or its liquidation.

Classification	Code	Purpose	Brief Description
II. Assets			
FDI flows- Acquisition and liquidation by residents of equity & securities abroad (above 10% share)	CEA	Equity and Investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with percentage 10% of its capital or above abroad or liquidation of a previous investment. If the exact percentage is not known the intra-group would be accepted.
	DSF	Debt instruments Intragroup foreign securities	Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayments. If the exact

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
			percentage of above 10% participation is not known the intra-group would be accepted.
	REL	Reverse equity share in Bahrain	Reverse share participation(from a company abroad in which a Bahrain company has previously invested at least 10% share) below 10% to the share capital of the resident direct investor or its liquidation.
	RDL	Reverse debt instruments in Bahrain	Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments.
Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)	FSA	Equity other than investment fund shares in not related companies abroad	Purchases or shares in equity from residents to shares of nonresidents companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.
	FIA	Investment fund shares foreign	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSA	Purchases and sales of foreign debt securities in not related companies- Less than a year	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLA	Purchases and sales of foreign debt securities in not related companies- More than a year	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDA	Financial derivatives foreign	Transactions of residents to financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
			settlement of the title and not the underlying instrument.
Lending-repayments and transfers by residents of loans & deposits abroad	DLF	Debt Instruments Intragroup loans, deposits foreign (above 10% share)	Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments and nonresident direct investment enterprise is giving to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	AFA	Receipts or payments from personal residents bank account or deposits abroad	All inward or outward flows by residents from accounts held with banks abroad.
	SLA	Loans- Drawings or Repayments on loans extended to nonresidents- Short-term	All drawings or repayments on loans extended to nonresidents with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLA	Loans- Drawings or Repayments on loans extended to nonresidents- Long-term	All drawings or repayments on loans extended to nonresidents with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEA	Leasing abroad	Financial leases that is leasing agreement of a nonresident with a resident.
	RFS	Repos on foreign securities	Repurchase agreements on securities issued by nonresidents.
	TCR	Trade credits and advances receivable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
Classification	Code	Purpose	Brief Description
III. Liabilities			
FDI flows- Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)	CEL	Equity and Investment fund shares for the establishment of new company in Bahrain from non-residents, equity of merger or acquisition of companies in Bahrain from non-residents and participation to capital increase of related companies from non-residents in Bahrain	Establishment of branch or other legal entity in Bahrain from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in Bahrain from a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in Bahrain or liquidation of a previous investment.
	LDS	Debt instruments intragroup securities in Bahrain	Bonds that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	REA	Reverse equity share abroad	Reverse share participation (from a company in Bahrain in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the nonresident direct investor or its liquidation.
	RDA	Reverse debt instruments abroad	Bonds, loans from a company in Bahrain in which a foreign company has previously invested at least 10% share to its nonresident direct investor or their repayments.
Portfolio investment flows- Acquisition	FSL	Equity other than investment fund shares in not related	Purchases or shares in equity by nonresidents of shares in resident companies with participation rate less than 10% or not related companies that do not belong to the same

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS			
and liquidation by residents of equity & securities in Bahrain (below 10% share)		companies in Bahrain	corporate group if the percentage is not known.
	FIL	Investment fund shares in Bahrain	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSL	Purchases and sales of securities issued by residents in not related companies- Less than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLL	Purchases and sales of securities issued by residents in not related companies- More than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDL	Financial derivatives in Bahrain	Transactions of nonresidents to financial derivatives of residents according to the gain or loss (margin) that that occurs at the settlement of the title and not the underlying instrument.
Lending-repayments and transfers by non-residents of loans & deposits in Bahrain	LDL	Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)	Loans and credit that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	AFL	Receipts or payments from personal	All inward or outward flows by nonresidents from accounts held with banks in Bahrain.

BHD – Bahrain (Continued)

Purpose of Payment:

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS		
		nonresidents bank account in Bahrain
SLL	Loans- Drawings or Repayments on foreign loans extended to residents- Short-term	All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
LLL	Loans- Drawings or Repayments on foreign loans extended to residents- Long-term	All drawings or repayments on loans extended to residents from abroad with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
LEL	Leasing in Bahrain	Financial leases that is leasing agreement of a resident with a nonresident.
RLS	Repos on securities issued by residents	Repurchase agreements on securities issued by residents.
TCP	Trade credits and advances payable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.

Additional Information

Working days in Bahrain are Sunday to Thursday. The central clearing system is closed on Friday and Saturday.

BMD* – Bermuda

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: BMU | Currency: Bermudan Dollar | Currency Code: BMD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that BMD payments are not permitted to a beneficiary bank located outside of Bermuda.
- Beneficiary bank SWIFT/BIC CODE.

Purpose of Payment
- Payments must have a commercial purpose, for example goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

BOB* – Bolivia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: BOL | Currency: Bolivia Boliviano | Currency Code: BOB

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Note that BOB payments are not permitted to a beneficiary bank located outside of Bolivia
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

BRL* – Brazil

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: BRA | Currency: Brazilian Real | Currency Code: BRL

Mandatory Payment Information:
Remitter Details
- Remitter account name, sort code and account number

Beneficiary Details
- Beneficiary account name, address and 29 digit IBAN. Note that Payments in BRL are not permitted to a beneficiary bank located outside of Brazil.
- Beneficiary Contact Name and Telephone Number*
- Beneficiary Tax Payer Identification Number (CNPJ: Cadastro Nacional de Pessoas Juridicas)*
- Beneficiary Bank SWIFT BIC. Note that if the beneficiary bank is a branch with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - 29 digit IBAN:
    - BR followed by 2 check digits
    - 8-digit National Bank Code
    - 5-digit Branch code
    - 10-digit Account Number
    - 1-digit Account type
    - 1-digit numeric character
  - 14-digit CNPJ (taxpayer ID) for corporations, NGO and Charitable organisations or 11-digit CPF for individuals:
    - Tax ID for a corporate beneficiary has the format: 00.000.000/0000-00
    - Tax ID for an individual beneficiary has the format: 00.000.000-00
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

BRL* – Brazil (Continued)

Pre-Payment Setup Process

- Pre-payment Setup (Cadastro) is required for every first-time payment to a new beneficiary. Subsequent payments to the same beneficiary can be made without additional Pre-payment Setup.
- To complete Pre-payment setup for a first-time payment to a new beneficiary, please use the following link to our online form:
  https://www.corporatebankingsupport.uk.barclays/barclays-international-payments/regions/uk/pre-payment-setup.html
- Payments up to USD 3,000.00 do not require pre-payment setup up to a combined value of USD 18,000.00 per calendar year, per tax ID. However, once this limit is reached, a pre-payment setup (Cadastro) is required.
- The above rule does not apply to NGO's, Law Offices, exporters, tourism offices, loan and capital injections who must complete the pre-payment setup irrespective of amount.
- The Cadastro process:
  - Our Third Party Provider (StoneX) will contact the beneficiary via email to explain the process and provide the required documentation that needs to be completed and returned.
  - Beneficiary will be provided with a link to an online portal to initiate the process and can either provide documentation digitally or mail hard copies. Once all required documentation is provided, the Cadastro is approved within three business days.
  - Examples of required supporting documentation varies depending on purpose of payment, with common purposed and types of documentation as below:
    - Expense reimbursement / services: invoices and agreement between parties
    - Capital injection: RDE (Registro Declaratório Eletrônico) and Articles of Incorporation attesting the increase of capital
    - Loans: ROF (Registro de Operações Financeiras) and Loan agreement
    - Donations: Agreement including the project details and a donation statement (template will be provided by StoneX to the beneficiary)
    - Exports: Invoices, shipping documents and DUE (Declaração Unica de Exportação)
- Funds will not be credited to the beneficiary until the Cadastro process has been completed with relevant documentation provided and reviewed.
- When pre-payment checks are complete the Client Servicing Desk will email confirmation.

Purpose of Payment

- Payments must have a commercial purpose, for example, goods and services
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation

If beneficiaries have not signed documents the beneficiary banks will hold payment orders for 90 days after which the payment will be rejected. However, some banks can hold the funds for much longer and they will not be returned unless recalled.

Additional Information

- Payments to Broker Dealers are not supported
- Payments to football/soccer teams are not supported
- Payments to beneficiaries holding an account with Ourinvest Bank, Maxima Bank, Travelex, Topazio Bank, Confidence Bank and Bex Bank are not supported

BSD – Bahamas

Overview:
Country Code: BHS | Currency: Bahamian Dollar | Currency Code: BSD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and bank address
- Beneficiary account name, address and account number.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- Payments from MSBs are reviewed on a case by case basis as required by the Central Bank of Bahamas, and source of funds documentation may be required prior to processing the payment.

Additional Information
- All charging options (OUR, SHA and BEN) are available, however both BEN and SHA charging options will be treated as BEN charging option.
- Payments from MSBs are reviewed on a case by case basis as required by the Central Bank of Bahamas, and source of funds documentation will be required prior to processing the payment.
- Barclays are unable to support inbound payments in this currency due to limited liquidity in this currency market. However, if your payment is returned Barclays can process your returned payment. If you have an account in this currency, you can fund your account using the Barclays FX products discussed above.

BWP – Botswana

Overview:
Country Code: BWA | Currency: Pula | Currency Code: BWP

Mandatory Payment Information:
Beneficiary Details
- Beneficiary bank branch number and account number
- SWIFT BIC of Beneficiary Bank.
- Format:
  - Standard SWIFT formatting.
  - F59f: Should have a 7 digit account number preceded by 3 a digit branch code. This should be in one of the following formats:
    - ABB/AAAAAAA
    - ABB-AAAAAAA
    - ABBAAAAAAAA

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

CAD – Canada

Overview:
Country Code: CAN | Currency: Canadian Dollar| Currency Code: CAD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number
- Format:
  We kindly request the following format to be used for the Originator fields for the MT103 payments going forward:

Line 1 -5	Format (# of characters)
Account number	[/34x]
Name	35X
Street information (including suite, apartment, etc.)	35X
Street information (including suite, apartment, etc.) (if required)	35X
City, province or state code, country code, postal/zip code	35X

Purpose of Payment
* Differs by channel – see Information Marked with an Asterisk (*) on page 4

CAD – Canada (Continued)

Mandatory Payment Information:
Beneficiary Details

- You will need the full bank code which is 4 digits e.g. 0010. If you only have a 3 digit bank code, you should add a leading 0.
- You will also need a 12 digit account number. The 12 digit account number is usually made up of a 5 digit transit code and an account number of 7 digits. IBAN's are not used in Canada.
- Beneficiary name and address.
- Branch street name and city.
- Beneficiary bank SWIFT/BIC Code. You will need full bank code, transit code & account number. These must be quoted in the account number field.
- **For payments in Canadian Dollars made to Canadian Imperial Bank Of Commerce (CIBC) and Royal Bank of Canada (RBC):**
  - When inputting the payment details to send CAD, use a 9 digit routing code. This is made up of a 4 digit bank code & 5 digit transit code and is used as a National Clearing Code (NCC). If you do not have this information, please note we cannot proceed until you get these details from the beneficiary.
  - You will also need the account number.
- Format:
  - Beneficiary bank codes should be quoted in F57 of the payment message (which is the bene institution rather than the beneficiary field):
  - Payments to a Canadian Bank should be preceded by a nine digit //CC routing number, where the routing number always leads off with 0 followed by the 3-digit bank number, and then the 5-digit branch number (//CC0########).
  - Beneficiary fields for the MT103 payments going forward:

Line 1 -5	Format (# of characters)
Account number	[/34x]
Name	35X
Street information (including suite, apartment, etc.)	35X
Street information (including suite, apartment, etc.) (if required)	35X
City, province or state code, country code, postal/zip code	35X

CDF* – Congo

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: COG | Currency: Congolese Franc | Currency Code: CDF

Mandatory Payment Information:
Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary account name, address and account number
- Note that CDF payments are not permitted to a beneficiary bank located outside of The Democratic Republic of Congo.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required*. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment

- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

CHF - Switzerland

Overview:
Country Code: CHE | Currency: Swiss Franc | Currency Code: CHF

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary Bank SWIFT BIC
- IBAN.
- Format:
  - The IBAN format consists of the following CH +19 digits:
    - CH country code
    - 2-digit verification code
    - 5-digit bank Identifier
    - 12-digit account number

CLP* - Chile

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: CHL | Currency: Chilean Peso | Currency Code: CLP

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name and number and address
- Contact details (name and telephone number) for the beneficiary
- Beneficiary ChilePan Tax ID Number (8 or 9 digit Register Unique Tributario (RUT) number)*
- Note that CLP payments are not permitted to a beneficiary bank located outside of Chile.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

CNY - China

Overview:
Country Code: CHN | Currency: Yuan Renminbi | Currency Code: CNY

Mandatory Payment Information:
Remitter Details
- To adhere to Chinese compliance regulations, you must include IBAN or account number, along with name and full address
- If you are acting as a PSP or Financial Institution instructing the payment on behalf of another party, their account number held with you, or a unique reference, full name and address of that party must be included in the payment instruction in the appropriate third-party information field.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary bank SWIFTBIC
- If the MT202 is to be received by DBS Bank Ltd, then Beneficiary Institution is required.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment:
Specific details of the individual transaction – POP codes

Codeword	Business Category
/GOD/	Cross-Border Goods Trade
/STR/	Cross-Border Service Trade
/CTF/	Cross-Border Capital Transfer
/COCADR/	Other Current Account Transactions
/CCDNDR/	Charity Donation
/RMT/	Cross-Border Individual remittance
/OTF/	Other transfers

- Format:
  - Filegateway: Input POP code into F72
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4
  - To enable STP, the purpose of payment codeword should be populated on the first line.
  -

Additional Information
- CNY is the currency code used in mainland China and CNH is the currency code used offshore.

COP* - Colombia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: COL | Currency: Colombian Peso | Currency Code: COP

Mandatory Payment Information:
Remitter Details
- Remitter account name, sort code and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that Payments in COP are not permitted to a beneficiary bank located outside of Colombia.
- Beneficiary Contact Name, Telephone Number*
- Beneficiary Tax Payer Identification Number*
- Beneficiary Bank SWIFT BIC. Beneficiary bank branch location or agency
- Format
  - Tax number format: NIT for corporations: 10 digits, and Cedula ID for individuals: 7-11 digits
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- All payment beneficiaries are required to declare local currency and sign documents at their own bank to receive COP funds. If beneficiaries have not signed documents the payment may be held, delayed or returned.

Additional Information

- Beneficiary is required to declare any payments in local currency and sign documents with their bank before receiving funds.
- After receiving the documentation from the beneficiary, the beneficiary bank converts the received funds onshore to COP and credits the payment to the beneficiary.

CRC* - Costa Rica

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: CRI | Currency: Costa Rican Colon | Currency Code: CRC

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and 17-digit account number, 22-digit IBAN
- Beneficiary Bank SWIFT/BIC CODE
- Beneficiary Tax ID.* The tax ID should be supplied by the beneficiary:
  - National corporations: Cedula Juridica: 10 digits
- Payments are not permitted to a beneficiary bank located outside of Costa Rica.
- Payments cannot be sent to individuals and will be rejected.
- Format:
    * Differs by channel – see Information Marked with an Asterisk (*) on page 4

  - 22 digit IBAN in the following format:
    1. ISO Country Code: CR
    2. IBAN Check digits: 2 digits
    3. Bank Identifier: 4 digits
    4. Account Number: 14 digits
  - 9-12 digit c é dula jurídica (beneficiary's taxpayer ID):
    - 10 digits = corporation (beginning with 3);
    - 9 digits = local individual (beginning with 1 through to 9);
    - 12 digits = foreign individual (beginning with 1)

Purpose of Payment
- Payments must have a commercial purpose. Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Working days in Costa Rica are Monday to Saturday. The central clearing system is closed on Sunday.

CVE* - Cape Verde

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: CPV | Currency: Cape Verdean Escudo | Currency Code: CVE

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that CVE payments are not permitted to a beneficiary bank located outside of Cape Verde
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

CZK – Czech Republic

Overview:
Country Code: CZE | Currency: Czech Koruna | Currency Code: CZK

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and IBAN
- Beneficiary bank SWIFT/ BIC CODE.
- Format:
  - IBAN:
    - CZ followed by 2 check digits;
    - 20 characters - bank code and account number.

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

DJF* - Djibouti

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: DJI | Currency: Djiboutian Franc | Currency Code: DJF

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. * Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Payment amounts must be whole numbers. Payments containing DJF amounts with decimal places will always be rounded up to the nearest whole number.
- Working days in Djibouti are Saturday to Thursday. The central clearing system is closed on Friday.

DKK – Denmark

Overview:
Country Code: DNK | Currency: Danish Krone | Currency Code: DKK

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address (optional, but recommended) and account number

DOP* - Dominican Republic

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: DOM | Currency: Dominican Peso | Currency Code: DOP

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that DOP payments are not permitted to a beneficiary bank located outside of Dominican Republic.
- Beneficiary Dominican Tax ID number*:
  - For a business beneficiary this is the 9 digit 'RNC' number
  - For an individual beneficiary this is the 11 digit cedula number or passport number.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- The payment beneficiary will be required to provide documentation to their own bank in order to comply with Dominican exchange controls regulations and applicable local banking regulations for overseas remittances of DOP.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

DZD* - Algeria

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: DZA | Currency: Algerian Dinar | Currency Code: DZD

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary name, account number, address and IBAN
- Contact details (name and telephone number) for the beneficiary
- Note that payments cannot be sent to individuals. Payments sent to individuals will be rejected.
- Note that payments are not permitted to a beneficiary bank located outside of Algeria.
- Format:
  - IBAN: 22 characters (DZXX+ 18 characters)

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Working days in Algeria are Sunday to Thursday. The central clearing system is closed on Friday and Saturday.

EGP* - Egypt

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: EGY | Currency: Egyptian Pound | Currency Code: EGP

Mandatory Payment Information:

Beneficiary Details
- Beneficiary name, address, bank account name and IBAN. Note that payments are not permitted to a beneficiary bank located outside of Egypt.
- Beneficiary Bank SWIFT/BIC CODE.
- Format:
  - IBAN is formatted as follows - 29 characters consisting of:
    - EG + 2 check digits
    - 4 character bank code
    - 4 character branch code17 character account number

Purpose of Payment
- Detailed purpose of payment*
  - Must be definitive (e.g. 'payment for telephone bill' is acceptable but 'payment for bill' is not)
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Working days in Egypt are Sunday to Thursday. The central clearing system is closed on Friday and Saturday.

ETB* - Ethiopia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: ETH | Currency: Ethiopian Birr | Currency Code: ETB

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Beneficiary bank branch name.*
- Contact details (name and telephone number) for the beneficiary
- Note that ETB payments are not permitted to a beneficiary bank located outside of Ethiopia.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

EUR – Europe

Overview:
Currency: Euro | Currency Code: EUR

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Beneficiary IBAN, account name and address (optional, but recommended).

Additional Information
- In accordance with European Directives, beneficiary's IBAN and receiving bank SWIFT BIC (Bank Identifier Code) must be provided for International Payments in Euros within the EU or European Economic Area (EEA)
- Failure to provide full beneficiary name and address could lead to payment delays/returns so must be input and checked for accuracy.

FJD - Fiji

Overview:
Country Code: FJI | Currency: Fijian Dollar | Currency Code: FJD

Mandatory Payment Information:
Beneficiary Details
- Beneficiary account name and account number
- Beneficiary bank name and bank address.

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- All international electronic fund transfer transactions are required to be reported to the Fiji Financial Intelligence Unit by local beneficiary commercial banks. The remitter is advised to check all necessary documentation is in place before sending the payment.

Additional Information
- Barclays is unable to support inward payments in FJD due to regulatory restrictions from the Reserve Bank of Fiji which require the remitter to gain RBF approval before a payment in FJD is received outside of Fiji.

GBP – United Kingdom

Overview:
Country Code: GBR | Currency: British Pound Sterling | Currency Code: GBP

Mandatory Payment Information:
Remitter Details
- Remitter full account name (no initials), address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address (optional, but recommended) account number and sort code or IBAN.

Additional Information
- Providing a UK sort code or SWIFTBIC for the beneficiary bank is recommended for straight through processing of payments.
- Failure to provide full beneficiary name and address could lead to payment delays/returns so must be input and checked for accuracy.

GEL* - Georgia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: GEO | Currency: Georgian Lari | Currency Code: GEL

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and 22 digit IBAN
- Note that GEL payments are not permitted to a beneficiary bank located outside of Georgia.
- Format:
  - 22 digit IBAN:
    - GE followed by 2 check digits
    - 2 digit National bank code
  - 16 digits Account number

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, tax, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- This currency is only able to be sent to the home country with the charging option of OUR or SHA.
- Payments can only be made from GBP, USD or EUR accounts.

GHS - Ghana

Overview:
Country Code: GHA | Currency: Ghanaian Cedi | Currency Code: GHS

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number
- Format:
  - F50K: Must contain a valid remitter account number, name and address.

Beneficiary Details
- Beneficiary account name and account number
- Beneficiary full address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  For F59:
  - ON-US: 10 digit valid account number, name and address of beneficiary.
  - OFF-US: A valid account number, name and address of beneficiary.

Purpose of Payment
- Format:
* Differs by channel – see Information Marked with an Asterisk (*) on page 4

GTQ* - Guatemala

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: GTM | Currency: Guatemalan Quetzal | Currency Code: GTQ

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, IBAN number and address
- Payments to individuals require the beneficiary's tax ID (DPI). The tax ID can be either 9 or 13 digits long*
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- 7 digit beneficiary bank code
- Note that GTQ payments are not permitted to a beneficiary bank located outside of Guatemala.
- Format:
  - The IBAN format consists of the following: GT + 26 digits
    - GT country code
    - 2-digit verification code
    - 4-digit bank code
    - 2-digit currency code
    - 2-digit code indicating the account type (checking or savings)
    - 16-digit account number
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

GYD* - Guyana

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: GUY | Currency: Guyanese Dollar | Currency Code: GYD

Mandatory Payment Information:
- 8 digit transit code*
- please refer to list of GYD Transit Codes
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Note that GYD payments are not permitted to a beneficiary bank located outside of Guyana.

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

HKD - Hong Kong

Overview:
Country Code: HKG | Currency: Hong Kong Dollar | Currency Code: HKD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Working days in Hong Kong are Monday to Saturday. The central clearing system is closed on Sunday.
- There is no minimum payment amount, however if the beneficiary charges are more than the payment amount, payments may not be processed.

HNL* - Honduras

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: HND | Currency: Honduran Lempira | Currency Code: HNL

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that HNL payments are not permitted to a beneficiary bank located outside of Honduras
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Tax ID number for the beneficiary*:
  - For Individuals: Tarjetade Identidad (ID) –13 digits.
  - For Corporates: RTN (Registro Tributario Nacional)–(RTN + 14-digit tax ID).
- Type of account of the beneficiary must be indicated*:
  - Cuenta corriente (checking account).
  - Cuentade ahorro (saving account).

Purpose of Payment
- Payments for loan, foreign direct and financial investment purposes are not supported.
- Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Payments from corporations/organisations to individuals are supported if towards either salary or medical reimbursement.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- Individual to individual (P2P) and Capital injection payments are not supported.

HUF - Hungary

Overview:
Country Code: HUN | Currency: Hungarian Forint | Currency Code: HUF

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. * Please check the beneficiary bank name and address with your beneficiary
- The use of IBAN is recommended but not mandatory for payment acceptance.
- Format:
  - 28 digits IBAN:
    - HU followed by 2 check digits
    - 3 digit National bank code
    - 4 digit Branch identifier
    - 1 check digit
    - 15 digit Account number
    - 1 National check digit.

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Minimum payment: 0.5 HUF

ILS – Israel

Overview:
Country Code: ISR | Currency: Israeli Shekel | Currency Code: ILS

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary IBAN (23 characters)

INR - India

Overview:
Country Code: IND | Currency: Indian Rupee | Currency Code: INR

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number (where remitter is the party or company instructing the payment)
- If the Remitter is instructing the payment on behalf of another party (the underlying remitter), account name, address and account number of the underlying remitter are required. Additionally, the remitting institution information must be provided as per the channel specific guidance for third party payments.

Beneficiary Details
- Beneficiary full name, address and account number/IBAN
- Indian Beneficiary Bank SWIFT BIC and branch code (11 character IFSC code is mandatory for INR payments and should be provided in place of the NCC).
- Format:
  - Please see the "Reserve Bank of India, consolidated list of IFSC codes" in the link below.
  - NCC is the UK sort code equivalent

Purpose of Payment
- Payments must include the purpose of payment description
- Format:
   * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Legal Entity Identifier
- From April 1st 2021, if the payment is above INR 50 crore / 500m and the remitter, beneficiary or both are non-individuals, a Legal Entity Identifier (LEI) will need to be provided for both the beneficiary and the remitter
- In addition to the above, from October 1st 2022, if the remitter, beneficiary or both are non-individuals and have obtained an LEI, this will need to be provided in all future payments irrespective of transaction size
- The LEI is a 20-digit number used to uniquely identify parties to financial transactions worldwide
- Entities can obtain an LEI from any Local Operating Units (LOUs) accredited by the Global Legal Entity Identifier Foundation (GLEIF), the body tasked to support the implementation and use of LEI. LEIs can be obtained from Legal Entity Identifier

India Ltd. (LEIL) (https://www.ccilindia-lei.co.in), which is recognized as an issuer of LEIs by the Reserve Bank under Payment and Settlement Systems Act, 2007.

- Format:
Please provide the LEIs in the following format depending on the channel you use to submit your payment:

Barclays.net and manually in branch:
Provide LEIs in the Payment Details field using the below formatting where SL = Remitter (or Sender) LEI and BL = Beneficiary LEI
- /SL/LEI-CODE
- /BL/LEI-CODE

File Gateway:
Provide LEIs in the Unstructured remittance Information tag using the below formatting where SL = Remitter (or Sender) LEI and BL = Beneficiary LEI
- /SL/LEI-CODE
- /BL/LEI-CODE

SWIFTNet Corporate Access:
Where possible we recommend using Field 50F and Field 59F as below:

Remitter /Sender LEI:
- Field 50F line 6 in the below format:
- Example
  - :50F:/123456789 (originator account number)
  - 1/Society for Worldwide Interbank F (truncated to 33 characters)
  - 2/Avenue Adele 1
  - 3/BE/1310 La Hulpe
  - 6/BE/LEIC/HB7FFAZI0OMZ8PP8OE26

Beneficiary LEI:
- Field 59F line 3 in the below format:
- Example
  - :59F:/123456789 (originator account number)
  - 1/Society for Worldwide Interbank F (truncated to 33 characters)
  - 2/Avenue Adele 1
  - 3/BE/1310 La Hulpe
  - 3/BE/LEIC/HB7FFAZI0OMZ8PP8OE26

Where not possible to use Fields 50F and 59F, please provide the LEIs in Field 70 using the below formatting where SL = Remitter (or Sender) LEI and BL = Beneficiary LEI
- /SL/LEI-CODE
- /BL/LEI-CODE
- **SWIFT FINPlus:** Populate the LEI in the corresponding Debtor and Creditor LEI tag

- Entities can obtain LEI from any of the Local Operating Units (LOUs) accredited by the GLEIF (https://www.gleif.org/en), the body tasked to support the implementation and use of LEI. In India, LEI can be obtained from Legal Entity Identifier India Ltd. (LEIL) (https://www.ccilindia-lei.co.in).

INR – India (Continued)

Additional Information
- When sending an FDI payment you can only use the OUR charging option as the beneficiary must receive the full value of the investment to comply with FDI rules.
- Payments to non-Indian national resident individuals in India are only permitted for salary payments, payments for services rendered or maintenance payments.
- No tax payments can be made as Barclays is unauthorised to process them.
- To comply with Indian regulations, payments for investment purposes (for example purchase or transfer of shares, Issues of shares by Indian Companies, equity infusion, etc.) require additional processing, and may be subject to delays, as Barclays is required to gather Know Your Customer ('KYC') details of the remitter and, if applicable, the underlying remitter/investor. This is a regulatory requirement that Barclays must complete. Only in specific situations will Barclays UK need to seek additional information from their client.
- For FDI payments, it is essential that the remitter is aware of the permissible sectors under the automatic/approval route and the corresponding equity percentage and FDI cap ceilings. Please see the 'Master Circular on foreign Investment in India' link in the Useful Links section below:
  - Annex 1: Business sectors and percentage caps for automatic route and approval route
  - Annex 2: Business activities which are prohibited to receive FDI.
- Working days in India are Monday to Saturday. The central clearing system is closed on Sunday.
- INR can be bought only for the purpose of facilitating INR payments to beneficiaries in India.
- Speculation on the INR currency is not permitted.
- There is no straight-through-processing ('STP') in Indian banks for payments sent from overseas banks.
- Min payment size:
  - If the charges are specified as "OUR" there is no minimum value for the payment
  - If the charges are specified as "BEN" or "SHA", the minimum value for the payment is INR 649
- There are specific restrictions for Money Service Bureaus ('MSB') when sending payments to India, on behalf of a third party:

- MSBs are unable to submit Foreign Direct Investment ('FDI') payments, and
- Payments for the export of goods and services are restricted to USD 1,000,000 (or INR equivalent) per payment.

- Please use the link below for the comprehensive INR formatting guide

https://www.corporatebankingsupport.uk.barclays/content/dam/corppublic/CB-Documents/International-Payments/Payment_Into_India_Formatting_Guide_FI_Client.pdf

ISK* – Iceland

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: ISL | Currency: Icelandic Krona | Currency Code: ISK

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number, address, and 26 digit IBAN. Note that ISK payments are not permitted to a beneficiary bank located outside of Iceland.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - 26 digit IBAN:
    - IS 2 letters country code
    - 2 check digits
    - 4 digits bank identifier
    - 18 digits account number

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Payment amounts must be whole numbers. Payments containing ISK amounts with decimal places will always be rounded up to the nearest whole number.

JMD – Jamaica

Overview:
Country Code: JAM | Currency: Jamaican Dollar | Currency Code: JMD

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and bank address
- Beneficiary account name, full street address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - For payments to Bank of Nova Scotia (BNS) in Jamaica, the branch code must be included ahead of the account number in F59 to now quote a 14 digit account number. This only applies to BNS, and does not apply to other banks.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- For regulatory reasons, we can only accept inbound JMD when being paid into a JMD account (this currency cannot be traded RHS). However, if your payment is returned Barclays can process your returned payment (only returned payments can be converted).

JOD – Jordan

Overview:
Country Code: JOR | Currency: Jordanian Dinar | Currency Code: JOD

Mandatory Payment Information:

Beneficiary Details
- Beneficiary account name, address and 30 digit IBAN
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - 30 digit IBAN:
    - JO followed by 2 Check Digits
    - 4-digit Bank Code
    - 4-digit Branch Code
    - 18-digit Account Number.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Purpose of Payment and purpose of payment code (e.g. 0101 Invoice Payment & Purchases) *
- Please click the below link for JOD Purpose of Payment codes
- https://www.corporatebankingsupport.uk.barclays/content/dam/corppublic/CB-Documents/International-Payments/JOD-POP.pdf
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Payments sent in other currencies (for example GBP, USD etc.) to a beneficiary's account held with a Jordanian beneficiary bank are subject to the same formatting rules as a JOD payment
- Working days in Jordan are Saturday to Thursday. The central clearing system is closed on Friday.

JPY – Japan

Overview:
Country Code: JPN | Currency: Japanese Yen | Currency Code: JPY

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address and account number
- Format:
  - F57: Should contain SWIFT BIC
  - F59: Should contain beneficiary name, address and account number. Beneficiary account number can take the form Branch code + account number.
  - If no branch code included, then F72 should contain /ACC/name of branch

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Payments sent in JPY must be in whole amounts as the currency doesn't support cents.
- Bank and minimum amount:
  - SMBC, minimum JPY 2,100
  - BOJ, minimum JPY 900
  - Other, minimum JPY 2,500

KES – Kenya

Overview:
Country Code: KEN | Currency: Kenyan Shilling | Currency Code: KES

Mandatory Payment Information:
Beneficiary Details
- Beneficiary bank branch number and account number (10 digits)
- SWIFT BIC of Beneficiary Bank*. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - F52A and F57A: Must contain a valid BIC.
  - F59: Should contain a 3 digit branch code and valid account number should have a valid account number, and the full name and address of the beneficiary.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must be for a commercial transaction or a charity donation. Investment purchases of equity are considered to be commercial payments and are therefore permitted.
- Payments in KES can be made to countries other than Kenya provided there is an underlying commercial transaction that can be evidenced.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Local KES clearing system only recognizes cents in multiples of five; hence payments must be round off to make the payment compliant.
- Payments associated with currency speculation are not permitted.
- Minimum payment: KES 5,000

KGS* – Kyrgyzstan

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: KGZ | Currency: Kyrgyzstani Som | Currency Code: KGS

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number (16 digits). Note that KGS payments are not permitted to a beneficiary bank located outside of Kyrgyzstan.
- Beneficiary bank 'BIK' code with prefix (prefix + 6 digit local sort code formatted as: BIK CODE: XXXXXX).*
- Beneficiary Bank SWIFT/BIK CODE.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Purpose of payment and purpose of payment code with prefix (prefix + 8 digits formatted as: POP CODE: XXXXXXXX) *
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- If the payment beneficiary is an individual, the purpose of payment must be one of the following:
  - Salary
  - Pension
  - Social allowance
  - Grant
  - Alimony
  - Family maintenance.
- Payments to an individual (landlord) for rent of premises are not permitted.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation

KGS* – Kyrgyzstan (continued)

- The payment beneficiary must provide on-site identification documents to receive the local currency account credit.

KRW* – Korea

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: KOR | Currency: South Korean Won | Currency Code: KRW

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary contact details including name and telephone number*
- For payments to individuals, beneficiary's 13 digit national ID number*
- For payments to corporations/companies, beneficiary's tax ID or business registration number – 10 digits*
- For payments to foreign nationals beneficiary's residence permit number.*
- Payments can only be made to onshore beneficiaries via an authorised or regulated Financial Institution. To avoid a payment being rejected the remitter is advised to check the status of the Beneficiary Bank with the beneficiary before sending the payment.
- KRW payments are not supported to a beneficiary bank located outside of South Korea.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- The payment beneficiary will be asked to provide an invoice upon receipt of funds which must be in KRW
- Tax payments are now allowed however the beneficiary is required to submit tax receipts to their bank before the funds can be released

KWD – Kuwait

Overview:
Country Code: KWT | Currency: Kuwaiti Dinar | Currency Code: KWD

Mandatory Payment Information:

Remitter Details
- Remitter account name and address

Beneficiary Details
- Beneficiary account name and address
- Beneficiary 30 digits IBAN
- Beneficiary bank address and SWIFTBIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - Beneficiary 30 digits IBAN:
    - KW followed by 2 check digits
    - 4 digits National bank code
    - 22 digits Account number.
  - F72 should not be populated
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- The following information is now mandatory on all MT103 messages to Boubyan Bank (a Kuwaiti bank) – BBYNKWKWXXX:
  - Sender BIC and receiver BIC
  - Currency and amount
  - Value date
  - Beneficiary IBAN number

KYD - Cayman Islands

Overview:
Country Code: CYM | Currency: Caymanian Dollar | Currency Code: KYD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and bank address
- Beneficiary account name, address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- For regulatory reasons, we can only accept inbound KYD when being paid into a KYD account (this currency cannot be traded RHS). However, if your payment is returned Barclays can process your returned payment (only returned payments can be converted).

KZT* – Kazakhstan

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: KAZ | Currency: Kazakhstani Tenge | Currency Code: KZT

Mandatory Payment Information:
Beneficiary Details
- Full beneficiary name, address and IBAN
- IBAN must be 20 characters
- Note that KZT payments are not permitted to a beneficiary bank located outside of Kazakhstan.

Purpose of Payment
- Clear Purpose of Payment. The prefix POP should be utilized, and the description should directly follow with a space included e.g. POP SALARY.*
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- 12-digit Fiscal code – BIN (Business Identification Number) or IIN (Individual Identification Number). The prefix BIN or IIN should be utilized, and the code should directly follow with a space included e.g. IIN/BIN 123456789112.*
- EKNP Code Formatted with the prefix EKNP. This code should directly follow with a space formatted as KOD (2-digit Remitter Code), KBE (2-digit Beneficiary Code), KZT (Currency Code) and finally the KNP (3-digit Purpose of Payment Code) :e.g. EKNP 1122KZT333.*
- It is the responsibility of the beneficiary to provide both the KOD and the KBE.
- For tax payments to the local tax authorities only, a Budget Classification Code (6-digits) is required. This is also known as a KBK Code. A unique code will be generated specific to each taxpayer, and the remitter should check the tax advise with their respective tax committee for their BCC code before initiating a payment (or they should contact the local tax authorities directly).*
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

LKR - Sri Lanka

Overview:
Country Code: LKA | Currency: Sri Lankan Rupee | Currency Code: LKR

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Type of beneficiary account* (this is required for payments for investment purposes only, and should be entered as "SIA").
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- LKR payments are permitted to Sri Lanka. Payments are also permitted to countries outside Sri Lanka provided the in-country leg of the payment is carried out by an authorised dealer in Sri Lanka. It is recommended that you check with beneficiaries outside Sri Lanka that they can receive LKR payments before the payment is sent.
- LKR capital payments to countries outside Sri Lanka require the permission of the Controller of Exchange. The beneficiary must satisfy their own bank that the payment is in respect of a capital payment.
- Payments made in relation to securities issued or registered in Sri Lanka are not permitted.

LRD* – Liberia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: LBR | Currency: Liberian Dollar | Currency Code: LRD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Note that LRD payments are not permitted to a beneficiary bank located outside of Liberia.

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

LSL – Lesotho

Overview:
Country Code: LSO | Currency: Lesotho Loti | Currency Code: LSL

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and bank address
- Beneficiary account name, address and 13 digit account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Tax Reference
- LSL Payments to Lesotho Revenue Authority ('LRA') require a Tax reference – the LRA will issue a Tax Identification Number ('TIN') upon application*.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Foreign Direct Investments and loan has to be registered with the Central Bank of Lesotho.

MAD – Morocco

Overview:
Country Code: MAR | Currency: Moroccan Dirham | Currency Code: MAD

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that MAD payments are not permitted to a beneficiary bank located outside of Morocco.
- Beneficiary Bank SWIFT BIC. Note that if the beneficiary bank is a branch with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - Beneficiary account number must be 24 digits.

Purpose of Payment
- This describes what the purpose of the payment is e.g. tax payment, salary payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- MAD payments are not permitted to a beneficiary bank located outside of Morocco.
- The free flow of MAD is prevented by exchange control restrictions.
- Only outward payments in MAD are permitted.
- For regulatory reasons, Barclays is unable to support inbound payments in this currency. However, if your payment is returned the regulation allows Barclays to process your returned payment.

MGA* – Madagascar

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:

Country Code: MDG | Currency: Malagasy Ariary | Currency Code: MGA

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and 27 digit IBAN. Note that MGA payments are not permitted to a beneficiary bank located outside of Madagascar.
- Beneficiary Bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  - 27 digit IBAN:
    - MG followed by 2 check digits
    - 5 digit bank code
    - 5 digit branch code
    - 11 digit account number
    - 2 digit RIB key.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

MNT* – Mongolia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:

Country Code: MNG | Currency: Mongolian Tugrik | Currency Code: MNT

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. * Please check the beneficiary bank name and address with your beneficiary.
- Note that MNT payments are not permitted to a beneficiary bank located outside of Mongolia.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

MUR – Mauritius

Overview:
Country Code: MUS | Currency: Mauritian Rupee | Currency Code: MUR

Mandatory Payment Information:

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Beneficiary account name, address and 9 digits account number.
- Whilst the 9 digits account number is mandatory, some clients may additionally include the 30 digits IBAN. The use of IBAN is recommended but not mandatory for payment acceptance.
- Format:
  - 30 digits IBAN:
    - MU followed by 2 check digits
    - 6 digits National bank code
    - 2 digits Branch identifier
    - 18 digits Account Number.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Payments with a value less than MUR250 must be sent using the charges option 'OUR' in field 72.

MWK – Malawi

Overview:
Country Code: MWI | Currency: Malawian Kwacha | Currency Code: MWK

Mandatory Payment Information:

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name and account number.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- To comply with Malawian regulations, tax and budgetary payments and investment payments (for example capital, investment and purchase of equity, foreign loans that need to be repaid) need to be registered with Exchange Control Authorities. Barclays correspondent bank will make the application on your behalf (Purpose of payment must be included).
- Minimum payment:
  - For 'OUR' payments, no minimum amount.
  - However, where charges are to be paid by the beneficiary, the amount being transferred should be large enough to cater for our charges which are 1 % of the amount being transferred. Minimum charge amount is K3,400.00 for payments where the beneficiaries hold accounts with National Bank of Malawi and MWK15,400.00 for payments to beneficiaries holding accounts with other banks in Malawi.

MXN – Mexico

Overview:

Country Code: MEX | Currency: Mexican Peso | Currency Code: MXN

Mandatory Payment Information:

Remitter Details

- Remitter account name and account number

Beneficiary Details

- Beneficiary account name and account number. For Mexican beneficiaries the 18 digits account number (CLABE) is required
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment

- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other

- For beneficiaries outside of Mexico the following additional information must be included. Failure to provide this information will result in payments being delayed or cancelled:
  - Name of beneficiary bank's MXN correspondent bank
  - SWIFT BIC of beneficiary bank's MXN correspondent bank
  - Account number of beneficiary bank's account held with MXN correspondent bank
- (Note: Barclays.Net is unable to send MXN payments outside of Mexico.)
- For inward payments to a Barclays account, sent from remitters outside of Mexico, the Barclays correspondent bank details are:
  - Barclays MXN correspondent bank: Banco Nacional de México
  - Barclays MXN correspondent bank SWIFT BIC: CITIUS33MER
  - Barclays account number with the MXN correspondent bank: 28206037

Additional Information

- There are additional payment-formatting requirements for particular payment types. If you are a Financial Institution, please refer to the Payments into Mexico – SWIFT Formatting Guide for Financial Institutions. For a copy of the relevant formatting guide, please speak to your Relationship Team.
- Working days in Mexico are Monday to Saturday. The central clearing system is closed on Sunday.
- For payments to beneficiaries outside of Mexico:
  - Barclays.Net is unable to send payments outside of Mexico in MXN
  - SWIFTNet Corporate Access FIN: Refer to channel guides, in particular the comments around fields 56 and 57.
  - File Gateway: populate the SWIFT address of the MXN correspondent for the beneficiary bank using the tags <IntrmyAgt1><FinInstnId><BIC> and in addition you must provide the account number that the beneficiary bank holds with their MXN correspondent using the tags <CdtrAgtAcct><Id><IBAN> or <CdtrAgtAcct><Id><Othr><Id>. Note that you may need to seek this information from the beneficiary customer.

MYR* – Malaysia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: MYS | Currency: Malaysian Ringgit | Currency Code: MYR

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that MYR payments are not permitted to a beneficiary bank located outside of Malaysia.
- Beneficiary name of bank or bank SWIFT BIC. If the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Check the beneficiary bank name and address with your beneficiary
- Beneficiary National ID or company registration number* (This is currently an optional requirement).
- We cannot pay MYR to beneficiaries who hold an account with banks in Labuan.
- Format:
  - The account number has a character limitation of 20 numeric digits.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services. Stating that a transfer is an 'invoice XXX' or is for 'goods and services' will be deemed insufficient. It would not clarify the nature of the payment and is open-ended. Instead, for example, 'invoice for office furniture' would be sufficient
- Payments for loan, foreign direct and financial investment purposes are not supported
- Payments for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  - Clear, detailed purpose of payment (Mandatory Field 70). Vague or incomplete information that may need further clarification, will result in payment delays
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Amounts lower than MYR 10,000 are settled through local ACH clearing, as such, it may take an additional 1-2 days for such payments to settle.

MZN* – Mozambique

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: MOZ | Currency: Mozambican Metical | Currency Code: MZN

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary 21-digit NIB (Numero de Identificacao Bancaria).*
- Beneficiary account name
- Full beneficiary street address (district, avenue and house number, city or village and country)
- Beneficiary 9-digit TIN Taxpayer Identification Number (also known as a NUIT), provided in field 70 prefixed by 'NUIT'.
- Note that MZN payments are not permitted to a beneficiary bank located outside of Mozambique.
- Format:
  - F70: NUIT xxxxxxxxx
  - Address should be populated in Field 59
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  - Purpose of Payment must be clear and descriptive. Incomplete description may require further clarification and result in payment delays.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

NAD* – Namibia

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: NAM | Currency: Namibian Dollar | Currency Code: NAD

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary account number must be 8-13 numerical characters with no spaces, symbols or other characters
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- Note that NAD payments are not permitted to a beneficiary bank located outside of Namibia.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

NGN – Nigeria

Overview:
Country Code: NGA | Currency: Nigerian Naira | Currency Code: NGN

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name, address and NUBAN (10 digit account number). Note that NGN payments cannot be sent outside of Nigeria.
- Format:
  MT103 must always be routed through NGN correspondent bank, no MT202Cov.
  - F57 can only be local Nigerian bank
  - Any FFC details to be included in F72

Purpose of Payment
- There is no standard format so please add as much information as possible.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- NGN payments cannot be sent outside of Nigeria.
- Payments into Nigeria for 'loans' or 'trade and investments' can be made in NGN, however when the investment is eventually liquidated funds can only be repatriated in NGN and cannot be converted to foreign currency. If the initial investment payment into Nigeria was made in foreign currency, upon liquidation and repatriation of the investment funds can be converted into foreign currency if a CCI ** is in place.
- ** CCI is Certificate of Capital Importation. A CCI is necessary to enable you to repatriate funds (principal and interest) in foreign currency when the investment is eventually liquidated. Our correspondent bank in Nigeria will obtain the CCI if you include the wording "CCI purpose / portfolio investments" in the purpose of payment section. The CCI is held by the correspondent bank and is not passed to you. If you do not include this wording and the payment relates to a loan, trade or investment, you may not be able to repatriate the funds in foreign currency.

NIO* – Nicaragua

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:

Country Code: NIC | Currency: Nicaraguan Cordoba | Currency Code: NIO

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary account name, account number and address
- Beneficiary bank SWIFT BIC
- Note that NIO payments are not permitted to a beneficiary bank located outside of Nicaragua.

Purpose of Payment

- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information

- Minimum payment: Each payment must be in a minimum amount of the equivalent of USD100. If you instruct us to make a payment of less than the equivalent of USD100, the payment may be debited to your account but may subsequently be rejected and returned. [You will not be refunded any fees or charges you have paid in relation to that payment].
- For regulatory reasons, we can only accept inbound NGN when being paid into a NGN account (this currency cannot be traded RHS). However, if your payment is returned Barclays can process your returned payment (only returned payments can be converted).

NOK – Norway

Overview:

Country Code: NOR | Currency: Norwegian Krone | Currency Code: NOK

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary bank name and address
- Beneficiary account name, address (optional, but recommended) and account number

NPR* – Nepal

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: NPL | Currency: Nepal Rupee | Currency Code: NPR

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number. Note that NPR payments are not permitted to a beneficiary bank located outside of Nepal.
- Beneficiary bank SWIFT BIC. If the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- If the payment is to an individual beneficiary for the purpose of consultancy services, or to an individual beneficiary or corporation for the purpose of social media content services or software development, the beneficiary's PAN (Permanent Account Number) is mandatory. PAN is a 9-digit unique identification number issued by the Inland Revenue Department. PAN is required so that a 5% advance income tax can be settled by our local correspondent on behalf of the beneficiary.
- Format: PAN must be provided in field 70 prefixed with 'PAN'*.
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must include a clearly detailed commercial purpose.
- Payments for loan, exports and foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Trade related payments are not supported (both imports and exports).
- Capital Injection Payments are not supported.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
Working days in Nepal are Sunday to Friday. The central clearing system is closed.

For all remittances received from abroad, in favour of NGOs, the beneficiaries are required to provide to their bank, supporting documentation that they are approved by the Social Welfare Council (SWC) for funds to be released.

NZD – New Zealand

Overview:
Country Code: NZL | Currency: New Zealand Dollar | Currency Code: NZD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address and account number (15/16 digit account number, including the 6 digit bank and branch number)

OMR – Oman

Overview:

Country Code: OMN | Currency: Omani Rial | Currency Code: OMR

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name and account number

Additional Information
- Minimum payment: RO.50 (OMR0.50)

PEN* – Peru

Overview:
Country Code: PER | Currency: Peruvian Nuevo Sol | Currency Code: PEN

Mandatory Payment Information:
Beneficiary Details
- Beneficiary account name, address and account number (20-digit Código de Cuenta Interbancario (CCI))
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- Beneficiary tax id (for a company), national ID (for an individual) or foreign registration card (for foreigners living in Peru):*
  - Company 11-digit RUC Registro Único de Contribuyente
  - Personal 8 or 9 digit DNI Documento Nacional de Identidad.
- Note that PEN payments are not permitted to a beneficiary bank located outside of Peru
- <u>Format:</u>
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- <u>Format:</u>
* Differs by channel – see Information Marked with an Asterisk (*) on page 4

PGK* - Papua New Guinea

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: PNG | Currency: Papua New Guinea Kina | Currency Code: PGK

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- Note that PGK payments are not permitted to a beneficiary bank located outside of Papua New Guinea.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

PHP – Philippines

Overview:
Country Code: PHL | Currency: Philippine Peso | Currency Code: PHP

Mandatory Payment Information:

Remitter Details
- Remitter account name, address (PO Box address cannot be used) and account number/unique identifier.

Beneficiary Details
- Beneficiary account name, address (PO Box address can be used) and account number/unique identifier or SWIFT BIC (for Financial Institutions). Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Payments in PHP to beneficiaries based elsewhere than in the Philippines are not permitted.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- Barclays Correspondent bank is required to report payments in excess of PHP 500,000 (or currency equivalent) to the central bank Bangko Sentral ng Pilipinas ('BSP').
- PHP Investment payments must be registered and a Certificate of Inward Remittance ('CIR') must be obtained to allow the remitter/investor to repatriate the funds in a currency other than PHP. The remitter should be ready to provide supporting documentation to their onshore Custodian bank or the BSP, in order to comply with Philippine exchange control regulations.
  - Direct Investment payments must be registered with the BSP
  - Foreign Portfolio Investments and other peso-denominated debt instruments must be registered with an onshore Custodian Bank.

Additional Information
- Investment purposes payments in PHP are permitted. But, when the investment is liquidated, funds can only be repatriated in PHP and cannot be converted to foreign currency. If the initial investment payment into the Philippines was made in foreign currency, upon liquidation the repatriation of investment funds can be converted into the original foreign currency provided a CIR is in place.

PKR - Pakistan

Overview:

Country Code: PAK | Currency: Pakistani Rupee | Currency Code: PKR

Mandatory Payment Information:

Remitter Details

- Remitter account name and address (including country)
- Ordering customer identity number
- Format:
  - Ordering customer identity number (line 3 of mandatory Field 50): These should be inserted into the line of the field before the unique number, as such –
    1. National Identity Card for Overseas Pakistanis: NICOP
    2. Passport No.: PP NO
    3. Computerised National Identity Card: CNIC
    4. Entity Registration No.: ERN
    5. Any other Unique ID: UID
  - Note for payments where the ID details are not shared the ordering customer's account number can be used as the unique ID.
  - Please note that if Field 50 is not available, details can be provided in Field 70 prefixed with Remitter UID.

Beneficiary Details

- Beneficiary account name, address and SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary 24 digit IBAN
- Beneficiary identity number
- Full Beneficiary bank branch name and address
- Beneficiary contact information
- Note that PKR payments are not permitted to accounts held at beneficiary banks outside Pakistan.

Purpose of Payment

- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Beneficiary Details

- Format:
  - Beneficiary identity number (line 3 of mandatory Field 59): These should be inserted into the line of the field before the unique number, as such –
    1. National Identity Card for Overseas Pakistanis: NICOP
    2. Computerised National Identity Card: CNIC
    3. Passport No.: PP NO
    4. National Tax Number: NTN
    5. Entity Registration No.: ERN
  - Please note that if Field 59 is not available, details can be provided in Field 70 prefixed with Bene UID.
  - Beneficiary 24 digit IBAN:
    - PK followed by 2 check digits
    - 4 digits National bank code
    - 16 digits Account number

Documentation

- Beneficiary needs to complete the Inward Remittance Form (Form R) indicating the purpose of the remittance and submit it to their bank. The beneficiary's bank must then forward the Form R to our correspondent bank before the funds can be released. This process might take 2 to 3 days. To facilitate the process, it is recommended that the remitter inform the beneficiary of incoming payments. Form R is required for all payments regardless of the amount.
- For investment, loans or equity payments you must obtain Board of Investment (BOI) and State Bank of Pakistan approval prior to the payment being sent. You must also obtain State Bank of Pakistan approval before the investment can be liquidated, converted to foreign currency and sent offshore.

Additional Information

- Exchange control restrictions prevent the free flow of funds out of Pakistan. The return of funds for payments sent in error is possible but must be approved by the State Bank of Pakistan, please note these may be subject to extensive delays (which can take a number of months)
- STP processing in Pakistan has been disabled.
- For regulatory reasons, we can only accept inbound PKR when being paid into a PKR account (this currency cannot be traded RHS). However, if your payment is returned the regulation allows Barclays to process your returned payment (returned payments can be converted).

PLN – Poland

Overview:
Country Code: POL | Currency: Polish Zloty | Currency Code: PLN

Mandatory Payment Information:

Remitter Details
- Remitter account name

Beneficiary Details
- Beneficiary account name and account number
- Beneficiary bank address and bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- The use of 28-digits IBAN is recommended
- Format:
  - The use of 28-digits IBAN is recommended:
    - PL followed by 2 check digits
    - 3 digits National bank code
    - 4 digits Branch identifier
    - 1 National check digit
    - 16 digits Account number.

Purpose of Payment
- Format:
  - * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- Payments to Social Insurance Institutions ('ZUS') and Tax Authorities require the following additional information: *
- ZUS Payments:
  - Tax payer name and address
  - National Identification Number (NIP)
  - Payer ID: R – REGON (Company Registration Number), P – PESEL (Personal Identity Number),1 – ID Number, 2 – Passport Number.

PLN – Poland (Continued)

Other
- Declaration Type: S – 1 month premium, M – Premium for more than 1 month, U – Instalment payment, T – Deferred payment with ZIS permission, D – Additional fee calculated by ZUS, E – Enforcement costs, A – Additional payment.
- Declaration number.

- Tax Authorities payments:
  - Tax payer name and address
  - Payer ID (code: TI): N – NIP, R – REGON, P – PESEL, 1 – ID Number, 2 – Passport Number, 3 – Other ID.
  - Liability Period (code: OKR): R – Year, K – Quarter, M – Month, P – Half a year, D – Decades, J – Day.
  - Declaration Type (code: SFP): PIT, CIT, VAT, AKC.
  - Additional information to identify the tax payer (code: TXT).

Additional Information
- ZUS Payment Formatting Example:

Mandatory Information	Payment Information	Payment Format
Purpose of Payment	Social Insurance	Line 1: /Social Insurance/John Smith, 34 Bl
Tax payer name, address and NIP	John Smith, 34 Black Street, 00654, Warsaw NIP - 1234567891	Line 2: ack Street, 00654, Warsaw/1234567891
Payer ID	REGON – 010334578	Line 3: /R010334578/S20121101
Declaration Type	1 month premium for November 2012 (date format: YYYY/MM)	Line 4: / (Continue text on line 4 if needed)
Declaration Number	01	

PYG* – Paraguay

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: PRY | Currency: Paraguayan Guarani | Currency Code: PYG

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Contact details (name and telephone number) for beneficiary
- Beneficiary Paraguayan tax ID number:*
  - For companies: 9 digit RUC number (registro único del contribuyente) xx.xxx.xxx-x
  - For individuals: 5 -7 digit CI (cédula de identidad) or DNI (Documento Nacional de Identidad) number.
- Note that PYG payments are not permitted to a beneficiary bank located outside of Paraguay.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

QAR – Qatar

Overview:
Country Code: QAT | Currency: Qatari Rial | Currency Code: QAR

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank name and address
- Beneficiary account name, address and IBAN

Purpose of Payment
- Purpose of Payment code is mandatory (free text)
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Charging options BEN or OUR

RON – Romania

Overview:
Country Code: ROU | Currency: Romanian Leu | Currency Code: RON

Mandatory Payment Information:

Remitter Details
- Remitter account name and account number

Beneficiary Details
- Beneficiary account name, address, account number and 24-digits IBAN
- Beneficiary bank name, address and bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.
- Format:
  - 24-digits IBAN:
    - RO followed by 2 check digits
    - 4 digits SWIFT BIC bank code
    - 16 digits Branch code and account number (bank-specific format).

Purpose of Payment
- Format: * Differs by channel – see Information Marked with an Asterisk on page 4

Other
- If the beneficiary is the Ministry of Public Finance, the NIF tax code is mandatory.
- For Tax Authorities payments in favour of State Budget (e.g. tax payments) both payer and beneficiary fiscal code/tax identification number/National identify code/CNP are mandatory. This should be placed in the following location depending on the channel being used to submit the payment:
    - SWIFTNet Corporate Access: payer code in field 50, line 4 and beneficiary code in field 59, line 4.
    - File Gateway: needs to be added to the debtor and creditor fields when making a payment
    - B.Net: Payment details field
    - SWIFT FINplus:
    - Tax ID for the Payer should be indicated as <Dbtr><Id><OrgId><Othr><Id> for legal entities (CUI) or <Dbtr><Id><PrvtId><Othr><Id> for individuals (CNP, NIF) Scheme code: TXID
    - Tax ID for the Beneficiary should be indicated as

<Cdtr><Id><OrgId><Othr><Id> for legal entities (CUI) or
<Cdtr><Id><PrvtId><Othr><Id> for individuals (CNP, NIF)
Scheme code: TXID

- The Fiscal evidence number is a maximum 23 numeric characters code allocated by the National Agency for Fiscal Administration (ANAF) and it is optional.
    - <Document><FIToFICstmrCdtTrf><CdtTrfTxInf><RmtInf><Strd><TaxRmt><RefNb>

Date of the payment instruction is mandatory:
    - <Document><FIToFICstmrCdtTrf><CdtTrfTxInf><RmtInf><Strd><TaxRmt><Dt>

Details of the economic content of the transaction are optional:
    - <Document><FIToFICstmrCdtTrf><CdtTrfTxInf><RmtInf><Strd><AddtlRmtInf>

- Payer and Beneficiary names and addresses will have to be provided with the payment instruction.
- The Debtor address should include at a minimum the Town and Country information.
- Payments to Romania in RON need to be sent with charges option SHA

Documentation
- Cross-border payments above EUR 50,000 (or the RON equivalent) have to be reported to the National Bank of Romania ('NBR'). The Romanian resident with an onshore RON account will be required to submit a DPE/DIE form to their local (Romanian) bank.

Additional Information
- Payments to term deposit accounts & loan accounts not permitted. Payments to these types of accounts should be made through a current account transfer.

RSD – Serbia

Overview:
Country Code: SRB | Currency: Serbian Dinar | Currency Code: RSD

Mandatory Payment Information:

Beneficiary Details
- Beneficiary account name, address, account number and 22 digit IBAN
- Format:
  - 22 digit IBAN:
    - RS followed by 2 Check Digits
    - 3 digit Bank Code
    - 13 digit Account Number
    - 2 digit account Check Code.

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- Payments to Serbian Government and Serbian Tax Authorities must include the credit reference number provided by the beneficiary. Payments requiring module 97 (Poziv na broj) can be made only to accounts starting with '840'*
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- The payment beneficiary is required to register loans from other countries with the National Bank and submit supporting documents.

Additional Information
- The payment beneficiary may be required to provide purpose of payment, payment code and documentation to their own bank For a full list of Serbian Payment Codes see the National Bank of Serbia website
- Payments for investment purposes (for example, purchase of Serbian equities) should be routed via an appropriate Custodian.

SAR – Saudi Arabia

Overview:
Country Code: SAU | Currency: Saudi Riyal | Currency Code: SAR

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary's International Bank Account Number (IBAN), name and address

Purpose of Payment
- Payments must include the purpose of payment

Additional Information
- If a payment is SAR 30 or less, then option 'OUR' must be used in order for the payment to be processed. If less than SAR 30 is paid in an option other than 'OUR', the payment will be rejected. However, there is no minimum threshold for payment quantity.
- It is against Saudi law for an account holder to process payments across an account that does not relate directly to that entity. No client or subsidiary related payments are allowed.
- Minimum payment: none***
- ***If a payment is SAR 30 or less, then option 'OUR' must be used in order for the payment to be processed. If less than SAR 30 is paid in an option other than 'OUR', the payment will be rejected. However, there is no minimum threshold for payment quantity.

SBD* – Solomon Islands

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: SLB | Currency: Solomon Islands Dollar | Currency Code: SBD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. * Please check the beneficiary bank name and address with your beneficiary.
- Note that SBD payments are not permitted to a beneficiary bank located outside of the Solomon Islands.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

SCR* – Seychelles

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: SYC | Currency: Seychelles Rupee | Currency Code: SCR

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- Note that SCR payments are not permitted to a beneficiary bank located outside of the Seychelles.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

SEK – Sweden

Overview:

Country Code: SWE | Currency: Swedish Krone | Currency Code: SEK

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary bank name and address
- Beneficiary account name and IBAN

SGD – Singapore

Overview:

Country Code: SGP | Currency: Singapore Dollar | Currency Code: SGD

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary bank name and address
- Beneficiary account name and account number

Minimum Payment value

- SGD30 for MT103's
- SGD20 for MT202's

SRD* – Suriname

Overview:
Country Code: SUR | Currency: Surinamese Dollar | Currency Code: SRD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required.* Please check the beneficiary bank name and address with your beneficiary.
- Note that SRD payments are not permitted to a beneficiary bank located outside of Surinam.

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

SZL – Eswatini

Overview:
Country Code: SWZ | Currency: Swazi Lilangeni | Currency Code: SZL

Mandatory Payment Information:

Beneficiary Details
- Beneficiary account name, bank name and bank address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- Payments to Swaziland Revenue Service Authority ('RSA') require a Tax Identification Number ('TIN')*
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- Payments for Capital Investment, for purchase of shares in unlisted companies and for loans to local companies require ECA, which should be obtained before sending the payment.
- Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.

THB – Thailand

Overview:
Country Code: THA | Currency: Thai Baht | Currency Code: THB

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name and account number.
- Beneficiary address: street name, town, country, postal code
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Securities related payments are not permitted. e.g. capital injection or capital investment, equity purchase, bond purchase etc.
- Inward payments are permitted. Clients should inform their Barclays Relationship Manager of any expected inward payment above 1 million THB. Failing to do this could result in your payment being rejected. The remitter should seek guidance from their bank on payment regulations and formatting requirements.
- Minimum payment: THB 500

TND – Tunisia

Overview:
Country Code: TUN | Currency: Tunisian Dinar | Currency Code: TND

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name, address and 24 digit IBAN.
- Format:
  - 24 digit IBAN:
    - TN followed by 2 check digits
    - 2 digit Bank Code
    - 3 digit Branch Code
    - 15 digit Account Number
  - * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- TND payments to beneficiaries outside of Tunisia are permitted, however please check with the beneficiary that they can receive TND payments before submitting a payment.
- Return of payments from Tunisia require Central Bank approval. It is the responsibility of the Tunisian beneficiary to obtain Central Bank approval.
- Payments for investment purposes (for example, purchase of government bonds or securitisation loans etc.) should be routed via an appropriate Custodian.

TOP* – Tonga

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: TON | Currency: Tongan Pa'anga | Currency Code: TOP

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. * Please check the beneficiary bank name and address with your beneficiary.
- Note that TOP payments are not permitted to a beneficiary bank located outside of Tonga.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

TRY – Turkey

Overview:
Country Code: TUR | Currency: Turkish Lira | Currency Code: TRY

Mandatory Payment Information:

Remitter Details
- Full remitter name, account name and address

Beneficiary Details
- Full beneficiary name and surname, address and bank address
- Beneficiary IBAN
- Beneficiary bank SWIFT BIC (field 57).
- Format:
  - The IBAN format consists 26 digits:
    - TR country code
    - 2-digit verification code
    - 5-digit bank code
    - 1-digit code indicating the account type (checking or savings)
    - 16-digit account number

Purpose of Payment
- For payments over TRY10M the purpose of payment is mandatory for all payments as per Central Bank of Turkey regulations.
- The definition must be specific, descriptive and meaningful. General explanations such as "book to book transfer", "invoice number" or "reference number" are not sufficient and will lead to payments being delayed.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- If the payment charges option is SHA/BEN, the payment amount should be at least TRY 30 (or equivalent).
- Beneficiary IBAN must not be a GBP account or Euro account, as the beneficiary bank cannot credit.

TTD – Trinidad & Tobago

Overview:
Country Code: TTO | Currency: Trinidad & Tobago Dollar | Currency Code: TTD

Mandatory Payment Information:

Remitter Details
- Remitter account name and address.

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name, account number and address.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- For regulatory reasons, we can only accept inbound TTD when being paid into a TTD account (this currency cannot be traded RHS). However, if your payment is returned Barclays can process your returned payment (only returned payments can be converted).

TWD* – Taiwan

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: TWN | Currency: New Taiwan Dollar | Currency Code: TWD

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number, Beneficiary Bank SWIFT/BIC CODE
- For payments greater than TWD 500,000 beneficiary contact details are required
- Payments can only be made to onshore beneficiaries via an authorised and regulated Financial Institution.
- TWD payments are not supported to a beneficiary bank located outside of Taiwan.

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services and may be sent to corporate and individual beneficiaries. Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Documentation
- For payments greater than TWD 500,000 the beneficiary will need to complete and return the FX declaration forms to the beneficiary bank to receive the funds.

Additional Information
- Payments containing TWD amounts with decimal places must always be rounded up to the nearest whole number.
- The beneficiary bank will not always inform the beneficiary of the incoming payment. The remitter should therefore inform their beneficiary of the value date of the incoming payment. This will allow the beneficiary to proactively complete the required paperwork. Upon completion of the paperwork the funds can be released. Barclays cannot intervene in any process that occurs between the beneficiary bank and the beneficiary.

TZS* – Tanzania

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: TZA | Currency: Tanzanian Shilling | Currency Code: TZS

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. *Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name, account number and address
- Note that TZS payments are not permitted to a beneficiary bank located outside of Tanzania.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- A Tax Identification Number (TIN) is needed for tax revenue payments made to the Tanzanian Revenue Authority.*
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

UGX – Uganda

Overview:
Country Code: UGA | Currency: Ugandan Shilling | Currency Code: UGX

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name and address
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- A PRN tax ID number is needed for tax revenue payments made to the Ugandan Revenue Authority. It is a 13 digit code using the format: PRNXXXXXXXXXX*
- For payments of Goods and Services, please include invoice details.*
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- Working days in Uganda are Monday to Saturday. The central clearing system is closed on Sunday.

USD – United States

Overview:
Country Code: USA | Currency: United States Dollar | Currency Code: USD

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary bank SWIFT BIC (8 or 11 alphanumberic characters xxxxUSxx or xxxxUSxxxxx), ABA routing number or CHIPS participant code (if available). Including full beneficiary bank name and address is also recommended. Beneficiary account name, account number and address

Additional Information
- Failure to provide full beneficiary name and address could lead to payment delays/returns so must be input and checked for accuracy.
- The FED or CHIPS reference number is used to confirm the receipt of funds

UYU* – Uruguay

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: URY | Currency: Urugauyan Peso | Currency Code: UYU

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary tax ID*:
  - Corporations: Registro Unico de Contribuyentes (RUC) 12digits nnn-nnn-nnn
  - Individuals: Cedula de Identidad (CI) 8 digits n.nnn.nnn-n.
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also
- required. Please check the beneficiary bank name and address with your beneficiary.
- Note that currently payments can be delivered only to beneficiaries banking with Citibank Uruguay.
- Note that UYU payments are not permitted to a beneficiary bank located outside of Uruguay.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Payments must have a commercial purpose, for example, goods and services.
- Payments for loan, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

VUV – Vanuatu*

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
Country Code: VUT | Currency: Vanuatu Vatu | Currency Code: VUV

Mandatory Payment Information:
Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, account number and address
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

XAF* – Central Africa

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:

XAF Countries: Cameroon (CMR), Central Africa Republic (CAF), Chad (TCD), Congo (COG), Equatorial Guinea (GNQ), Gabon (GAB) | Currency: Central African CFA Franc BEAC | Currency Code: XAF

Mandatory Payment Information:

Remitter Details

- Remitter account name, address and account number

Beneficiary Details

- Beneficiary account name
- Beneficiary address: street name, town, country, postal code
- Beneficiary 23 digit account number
- Beneficiary Bank SWIFT/BIC CODE
- Note that XAF payments are not permitted to a beneficiary bank located outside of the XAF countries.
- Format:
  - Beneficiary address (F59): Street name, Town, Country, Postal code
  - 23 digit account number:
    - 5 digit Bank Code
    - 5 digit Branch Code
    - 11 digit Account Number
    - 2 digit Key.

Purpose of Payment

- Payments must have a commercial purpose, for example, goods and services.
- Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information

- This is a zero decimal currency and therefore does not have cents.

XCD – East Caribbean

Overview:

- XCD Countries:
  - Anguilla (AIA)
  - Antigua and Barbuda (ATG)
  - Dominica (DMA), Grenada (GRD)
  - Montserrat (MSR)
  - Saint Kitts and Nevis (KNA)
  - Saint Lucia (LCA)
  - Saint Vincent and the Grenadines (VCT)
- Currency: East Caribbean Dollar
- Currency Code: XCD

Mandatory Payment Information:

Beneficiary Details

- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary
- Beneficiary account name and account number.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment

- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information

- For regulatory reasons, we can only accept inbound XCD when being paid into a XCD account (this currency cannot be traded RHS). However, if your payment is returned Barclays can process your returned payment (only returned payments can be converted).

XOF* – West Africa

This is a third party provider currency, see 'Third Party Provider Currencies' on Page 4 for further details

Overview:
- XOF Countries:
  - Benin (BEN)
  - Burkina Faso (BFA)
  - Côte d'Ivoire (CIV)
  - Guinea Bissau (GNB)
  - Mali (MLI), Niger (NER)
  - Senegal (SEN), Togo (TGO)
- Currency: West African CFA Franc BCEAO
- Currency Code: XOF

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and 24 digits account number (You may be advised of 28 digit IBAN but this is not required, the domestic 24 character account number is required to ensure the payment is made successfully and your beneficiary will be able to provide you this.)
- XOF payments are not permitted to a beneficiary bank located outside of the XOF countries.
- Format:
  - Example account number.: BF0740100101234567890112
  - Made up of:
    - BF074 = bank code
    - 01001 = branch code
    - 012345678901 = account number (12 digits)
    - 12 = clé rib

Purpose of Payment
- Payments must have a commercial purpose. Payments for loans, foreign direct and financial investment purposes are not supported. Payments intended for investment should be made via an appropriate onshore custodian responsible for safeguarding and managing client securities or other assets.
- Format: * Differs by channel – see Information Marked with an Asterisk (*) on page 4

ZAR - South Africa

Overview:
Country Code: ZAF | Currency: South African Rand | Currency Code: ZAR

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name and address
- Beneficiary bank branch code

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Other
- Payments to South African Revenue Service require a tax reference.
- Payments to South Africa for ZAR50,000 or over may require the beneficiary to provide the purpose of payment, irrespective of it being quoted on the payment instruction. If the beneficiary does not provide the information within 30 days the payment will be cancelled and returned
- Account with institution (field 57A). 57A usage is mandatory for all SAMOS and ZAPS transactions. The 6 digit bank/branch sort code must be inserted on the first line of field 57A, preceded by //ZA. The BIC must be inserted into line2

Additional Information
- South African Residents must comply with the provisions of the Exchange Control Regulations and Rulings. There are restrictions in making ZAR payments to South African Residents in respect of exports. Before sending a ZAR payment, clients should check with their beneficiary that it is permitted to avoid delays or payment being returned.

ZMW - Zambia

Overview:
Country Code: ZMB | Currency: Zambian Kwacha | Currency Code: ZMW

Mandatory Payment Information:

Remitter Details
- Remitter account name, address and account number

Beneficiary Details
- Beneficiary account name, address and account number
- Beneficiary bank SWIFT BIC. Note that if the beneficiary bank is a branch bank with a different address to the SWIFT BIC, the branch name and address is also required. Please check the beneficiary bank name and address with your beneficiary.
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Purpose of Payment
- Format:
  * Differs by channel – see Information Marked with an Asterisk (*) on page 4

Additional Information
- When making payments to government offices and tax authorities, clients should check with the beneficiary whether additional information is required to avoid any delays or returns e.g. Zambian Revenue Authority Taxpayer Identification Number TPIN, Tax Port and Pension Identification number.
- Minimum payment:
  - For 'OUR' charges, any payment value is accepted.
  - For 'BEN'/'SHA', if the payment value is less than the charge amount then the payment is cancelled.
  - BARCGB22 have a minimum fee of ZMW100 attached.

Accessibility Statement

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit barclayscorporate.com/alternativeformats.

Legal Disclaimer

The information in this guide is correct as at January 2024. It is intended as a general guide only. We recommend you obtain your own independent tax and legal advice tailored to your individual circumstances.

You must ensure that both you and the person receiving the payment comply with any local and international laws in relation to the payment, including regulatory restrictions, exchange controls and tax obligations. You have sole responsibility for the management of your legal obligations and tax affairs, including making any applicable filings and payments and complying with any applicable laws and regulations, including in relation to taxation.

This document is used by Barclays Bank PLC, Barclays Bank UK PLC and Barclays Bank Ireland PLC. Details of your service provider are set out in your customer agreement.

Last Updated Date: 02/01/2024

Version Control

Country	Currency	Date	Revisions
United Arab Emirates	AED	Jun-23	POP code link and mandatory information
Brazil	BRL	Jun-23	Pre payment set up
Ghana	GHS	Jun-23	removed restricted currency
India	INR	Jun-23	Purpose of Payment
Jordan	JOD	Jun-23	POP code link
United Arab Emirates	AED	Jul-23	B.Net update for POP code
United Kingdom	GBP	Jul-23	Sort code mandatory
Singapore	SGD	Jul-23	Minimum payment value
Romania	RON	Jul-23	B.Net format for tax payments
General	N/A	Sep-23	General updates made throughout re ISO formatting
South Africa	ZAR	Sep-23	POP for payments under ZAR50k
India	INR	Sep-23	Formatting guide link added
South Africa	ZAR	Oct-23	Field 57
Australia	AUD	Oct-23	PO Box addresses
Brazil	BRL	Oct-23	Link to online pre-payment set up form
Taiwan	TWD	Oct-23	Removed guidance on payments to Chunghwa Post
China	CNY	Dec-23	General updates and CNY/CNH
United Arab Emirates	AED	Oct-23	Minimum payment value
Colombia	COP	Dec-23	Removed requirement for bene contact email address
Nepal	NPR	Jan-24	Update of advance income tax deduction from 1% to 5%. General guidance re beneficiary supporting documentation.
Australia	AUD	Feb-24	Update to formatting of field 57
Romania	RON	Feb-24	Charges SHA for RON to Romania
India	INR	Feb-24	Added website address's for LEI information
South Africa	ZAR	Feb-24	Removed minimum payment
Romania	RON	Feb-24	Added formatting for Tax payments for Swift Finplus