## WIRE INSTRUCTIONS

- Ensure all information is true and accurate before sending or receiving a wire transfer.
- Watch out for wire transfer scams. Make sure you know the recipient/sender before sending or receiving funds.
- Visit sfcu.org/wires to watch informational videos on how to submit a domestic or international wire.

Outgoing wire		Incoming wire	
Domestic wires	International wires	Domestic wires	International wires
<ul> <li>Beneficiary information:</li> <li>Full name</li> <li>Address</li> <li>Bank account number</li> </ul> Beneficiary bank information: <ul> <li>Bank name</li> <li>Bank address</li> <li>Routing number or ABA (9 digits)</li> </ul>	<ul> <li>Beneficiary information:</li> <li>Full name</li> <li>Address</li> <li>Bank account or IBAN number</li> <li>Beneficiary bank information:</li> <li>Bank name</li> <li>Bank address</li> <li>SWIFT code</li> </ul>	<ul> <li>Member information:</li> <li>Full name</li> <li>Address</li> <li>Stanford FCU account number</li> <li>Stanford FCU bank information:</li> <li>Stanford FCU routing number: 3211-7772-2</li> <li>Stanford FCU address: Stanford FCU address: Stanford Federal Credit Union 1860 Embarcadero Road Palo Alto, CA 94303</li> </ul>	<ul> <li>Member information:</li> <li>Full name</li> <li>Address</li> <li>Stanford FCU account number</li> <li>Stanford FCU bank information</li> <li>Stanford FCU routing number: 3211-7772-2</li> <li>Stanford FCU SWIFT code: SFCUUS66</li> <li>Stanford FCU address: Stanford FCU address: Stanford Federal Credit Union 1860 Embarcadero Road Palo Alto, CA 94303</li> </ul>
Reminders		Reminders	
Any "further credit to" information needs to be included in the "message to beneficiary" section of the wire.		All foreign institutions must use their own correspondent/intermediary bank in the United States to complete the transfer to Stanford FCU.	
<b>Sending international wires in USD</b> Requires intermediary/corresponding bank information (bank name and address).		Correspondent/intermediary banks may charge their own transfer fees. Stanford FCU does not charge a fee for incoming wires.	
<ul> <li>Sending international wires in foreign currency</li> <li>Additional information may be required depending on the country. Below are some examples: <ul> <li>India: requires 11-character IFSC code, and the purpose of payment (reason).</li> <li>China: requires 12-14 digit CNAPS code.</li> <li>European countries: require 6-digit sort code.</li> <li>Mexico: requires 18-digit CLABE.</li> </ul> </li> </ul>		Stanford FCU routing number (3211-7772-2) and SWIFT code (SFCUUS66) are required for incoming international wires.	

