WIRE TRANSFER GUIDE –

RECEIVING WIRE TRANSFERS

Incoming Domestic Wire Instructions:	
Receiving Bank Name:	Genesee Regional Bank
Receiving Bank Address:	3380 Monroe Ave. Rochester, NY 14618
Receiving Bank Routing, Transit, ABA Number:	022313021
Beneficiary Name:	Exact Name on Your Account
Beneficiary's Full Address:	Exact Address on Your Account
Beneficiary's Account Number:	Your Exact Account Number
Reference:	Special Instructions, Invoice #, etc.

Incoming International Wire Instructions:	
Beneficiary Bank Name: *Corresponds to SWIFT Field 57*	Genesee Regional Bank
Beneficiary Bank Address: *Corresponds to SWIFT Field 57*	3380 Monroe Ave. Rochester, NY 14618
Beneficiary Bank Routing, Transit, ABA (include //FW):	//FW: 022313021
Beneficiary Bank SWIFT Code: *Corresponds to SWIFT Field 57A*	GERGUS33
Beneficiary Name at Genesee Regional Bank: *Corresponds to SWIFT Field 59*	Exact Name on Your Account
Beneficiary's Full Address: *Corresponds to SWIFT Field 59*	Exact Address on Your Account
Beneficiary's Account Number at Genesee Regional Bank: *Corresponds to SWIFT Field 59*	Your Exact Account Number
Reference (optional): *Corresponds to SWIFT Field 70*	Special Instructions, Invoice #, etc.

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SENDING WIRE TRANSFERS

Miscellaneous Information

Wire Transfer Cut-Off Times -

Domestic Wire Transfer: 5PM -

International Wire Transfer: 3PM

Processing Options: Domestic & International Wires can be processed in person at any of our locations or via remotely by fax or email with a previously established agreement on file with the bank. Domestic wires can also be processed through GRBonline with proper agreements and authorization on file with the bank.

For Further Information or Questions: Please call 585-249-1540 or email commercialra@grbbank.com.

International Currency Reference Guide

Wires going to foreign countries require different information within their instructions depending on the receiving country's stipulations: -

Swift Bank Identifier Code (SWIFT/BIC): This is a series of 8 or 11 alpha numeric characters internationally recognized that identify a specific financial institution - for routing international wire transfer payments.

International Routing Code: Some countries utilize International Routing Codes which are used in conjunction with the SWIFT Code to route a payment through a bank's main office to a specific branch. Different countries have specific names for these codes. For example, the United Kingdom refers to them as Sort Codes and Canada refers to them as Canadian Payments Association Routing Numbers. The beneficiary should provide this code. Sending wires without an IRC when it is required can delay the wire or the receiving bank may return the wire for incomplete payment instructions.

International Bank Account Number (IBAN):   The IBAN is a special code that is used to identify an account at a specific bank and branch in a specific country. Some countries require an IBAN number for receipt of transfers as it helps the recipient bank process the payment. The bank in which the account is located is the only place that can provide the correct IBAN. Wires may be returned by the receiving bank for incomplete information if the IBAN is required and not included. Please refer to the below chart for countries that require an IBAN.

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CLABE Account Number: For wires being routed to Mexican banks, the 18 digit CLABE account number is also required to be included in the wire instructions. Wires may be returned by the receiving bank for incomplete information if the CLABE account number is not included in the wire instructions.

Purpose of Payment: Some countries such as South Korea, India & Bahrain require a "purpose of payment" for wire transfers.

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INTERNATIONAL WIRE INSTRUCTIONS REQUIREMENTS REFERENCE GUIDE

The reference chart below provides a guide to what type of information is required for each country and what information you should be getting from your beneficiary. If you do not have the information indicated as required by the chart, Genesee Regional Bank recommends you contact your beneficiary for complete wire instructions to avoid delays in payment, returned wire transfers or additional processing fees to route the wire to the appropriate place.

Beneficiary Country	Currency	IBAN Requirements	Local Currency Requirements	Field Location in FX OPs	Applies to USD Payments?	Notes
United Arab Emirates	AED	23 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Australia	AUD	n/a	6 digit BSB Code	In front of Account Number	No	
Canada	CAD	n/a	Zero + Bank Code (3 digits) + Transit Number (5 digits) + Beneficiary's Account Number	In the Account Number or IBAN Field	Yes	Beneficiary's Account Number is 7 digits long.
Switzerland	CHF	21 an characters	n/a	In the Account Number or IBAN Field	Yes	
China	CNY	n/a	Full Beneficiary Name Full Beneficiary Address Beneficiary Bank Branch Address Reason for Payment Beneficiary Telephone Number	In the Payee Name Field In the Payee Address Fields In the Bank Address Fields In the Notes to Payee Field In the Notes to Payee Field	Yes Yes Yes Yes No	Cannot send CNY outside of China
Colombia	COP	n/a	Full Beneficiary Name Full Beneficiary Address Beneficiary's Phone Number Beneficiary Tax ID Reason for Payment	In the Payee Name Field In the Payee Address Fields In the Notes to Payee Field In the Notes to Payee Field In the Notes to Payee Field	No No No No No	Payments made to US Dollar accounts in Colombia may face delays due to local regulations.
Denmark	DKK	18 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	

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Beneficiary Country	Currency	IBAN Requirements	Local Currency Requirements	Field Location in FX OPs	Applies to USD Payments?	Notes
Austria	EUR	20 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Belgium	EUR	16 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Cyprus	EUR	28 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Estonia	EUR	20 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Finland	EUR	18 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
France	EUR	27 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Germany	EUR	22 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Greece	EUR	22 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Ireland	EUR	22 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Italy	EUR	27 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Latvia	EUR	21 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Luxembourg	EUR	20 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Malta	EUR	31 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Netherlands	EUR	18 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Portugal	EUR	25 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	

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Beneficiary Country	Currency	IBAN Requirements	Local Currency Requirements	Field Location in FX OPs	Applies to USD Payments?	Notes
Slovakia	EUR	24 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Slovenia	EUR	19 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Spain	EUR	24 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
United Kingdom	GBP	22 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Hong Kong	HKD	n/a	n/a	n/a	n/a	
Israel	ILS	23 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
India	INR	n/a	IFSC Code (11 character Indian Financial System Code) Reason for Payment and Code	In the For Further Credit Field In the Notes to Payee Field	No Yes	
Japan	JPY	n/a	Zengin Code (7 digit Branch Code)	In the Notes to Payee Field	Yes	Recommended
South Korea	KRW	n/a	Beneficiary Phone Number Reason for Payment	In the For Further Credit Field In the Notes to Payee Field	No No	
Mexico	MXN	n/a	Beneficiary Account has to be in CLABE format (18 digit Account Number)	In the Account Number or IBAN Field	Yes	
Malaysia	MYR	n/a	Full Beneficiary Name Full Beneficiary Address Beneficiary's Phone Number Reason for Payment	In the Payee Name Field In the Payee Address Fields In the For Further Credit Field In the Notes to Payee Field	No No No No	
Norway	NOK	15 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
New Zealand	NZD	n/a	Beneficiary Bank Branch Code (6 digit Routing Number)	In front of the Account Number	No	

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Beneficiary Country	Currency	IBAN Requirements	Local Currency Requirements	Field Location in FX OPs	Applies to USD Payments?	Notes
Peru	PEN	n/a	Beneficiary CCI Number (20 digit Account Number) Beneficiary Tax ID (8 digit DNI for individuals or 11 digit RUC for companies)	In the Account Number or IBAN field In the Notes to Payee Field	No No	If a beneficiary does not have a Peruvian Tax ID (DNI or RUC code), enter their tax ID from the country in which they are registered for tax.
Philippines	PHP	n/a	n/a	n/a	n/a	
Russia	RUB	n/a	-Beneficiary's 16 or 20 digit Account Number -9 digit BIK Code (Identification number for the Beneficiary Bank Branch) -10 digit INN (Tax Registration Number) -9 digit KPP (Code for the Reason of Taxation) -VO Code and Reason for Payment	-In the Account Number or IBAN field -In front of the Account Number -In the For Further Credit Field -In the For Further Credit Field -In the Notes to Payee Field	Yes No No No No	
Sweden	SEK	24 an characters	IBAN Mandatory	In the Account Number or IBAN Field	Yes	
Singapore	SGD	n/a	n/a	n/a	n/a	
Thailand	THB	n/a	Reason for Payment	In the Notes to Payee Field	No	
South Africa	ZAR	n/a	Branch Code (6 digit Routing Code)	In the Routing Code Field	No	

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The below is a list of additional participating countries not listed in the reference chart but require an IBAN:

Albania	French Southern Territories	Lithuania	Romania
Andorra	Georgia	Macedonia	Saint Barthelemy
Azerbaijan (Republic of)	Gibraltar	Martinique	Saint Lucia
Bahrain	Greenland	Mauritania	Saint Martin
Bosnia and Herzegovina	Guadeloupe	Mauritius	Saint Pierre et Miquelon
Brazil	Guatemala	Mayotte	San Marino
Bulgaria	Hungary	Moldova (Republic of)	Saudi Arabia
Channel Islands	Iceland	Monaco	Serbia
Costa Rica	Isle of Man	Montenegro	Timor-Leste
Croatia	Jordan	New Caledonia	Tunisia
Czech Republic	Kazakhstan	Pakistan	Turkey
Dominican Republic	Republic of Kosovo	Palestine (State of)	Virgin Islands (British)
Faroe Islands	Kuwait	Poland	Wallis and Futuna Islands
French Guiana	Lebanon	Qatar	
French Polynesia	Liechtenstein	Reunion Island	