

WIRE MANAGER TERM & FIELD REFERENCE



United Prairie Bank has created this guide to give you a better insight into how to complete a wire transfer request. To prevent delayed payment, avoid additional charges due to returned wires, and reduce the risk of loss of funds, it is important to be accurate when completing wire entry.

FIELD	DESCRIPTION	APPLIES TO	
		DOMESTIC	INTERNATIONAL
Payee	Identifies the ultimate Beneficiary/Creditor of the funds. This field must match the account holder of the account number being credited.	Mandatory	Mandatory
Payee Financial Institution	Identifies the Bank at which the Payee holds an active account.	Mandatory	Mandatory
Receiving Financial Institution	Can identify either the Payee Financial Institution as defined above OR a correspondent bank where the funds must pass through prior to arriving at the Payee Financial Institution.	Optional	Mandatory
Intermediary Financial Institution	Identifies a secondary correspondent bank where the funds must pass through prior to arriving at the Payee Financial Institution. The funds will route first to the Receiving FI, then the Intermediary FI and then the Payee FI	N/A	Optional
SWIFT Bank Identifier Code	A unique alpha numeric code of at least 8 characters which identifies a specific financial institution. Most commonly used for International wires.	Optional	Mandatory
ABA / Routing Number	A unique numeric code consisting of 9 numbers that identifies a U.S. Financial Institution.	Mandatory	Mandatory
Message to Beneficiary / Remittance Information	A series of 4 fields used to add supplemental information like invoice numbers to a payment order. This helps the beneficiary properly identify and apply the payment.	Optional	Optional