

Wire Transfer Reference Guide

Virginia Credit Union requires certain information in order to complete both outgoing domestic and international wire transfers. Please see the requirements listed below to ensure the correct information is obtained in order for us to process your transfer. Transfer fees may apply.

In order to complete an international wire transfer, you will need to provide the following information:

- Beneficiary's Name and Physical Address
- Beneficiary's Account Number
- Receiving Financial Institution's Name and Address
- Type of Currency (USD or Foreign Currency)
- Purpose of Wire and Sender/Beneficiary Relationship
- SWIFT Code
 - Wires to all European countries, Israel, and some other countries require an IBAN (International Bank Account Number)
 - Wires to Canada require a 9-digit Transit Code
 - Wires to Australia, New Zealand, and South Africa require a 6-digit Routing/Bank Code
 - Wires to India may use an 11-digit IFSC Code (Alpha-Numeric)
 - Wires to Mexico require an 18-digit CLABE Number

Note: Wires sent in foreign currency may have additional payment requirements

In order to complete a domestic wire transfer, you will need to provide the following information:

- Beneficiary's Name and Physical Address
- Beneficiary's Account Number
- Receiving Financial Institution's Name and Address
- Routing Number of Receiving Financial Institution
- Purpose of Wire and Sender/Beneficiary Relationship

Once the above information is acquired, please visit a local branch or call our contact center to initiate the wire transfer. Contact us at the numbers listed below with any questions. Thank you for using your credit union and giving us the opportunity to serve you.

You are responsible for ensuring that the account number and the bank routing number of the beneficiary's bank are accurate. If you are unsure of the beneficiary information, please contact the recipient (beneficiary) for complete routing instructions. Please be aware that we will not verify the accuracy of any account number or routing number provided by you.



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