

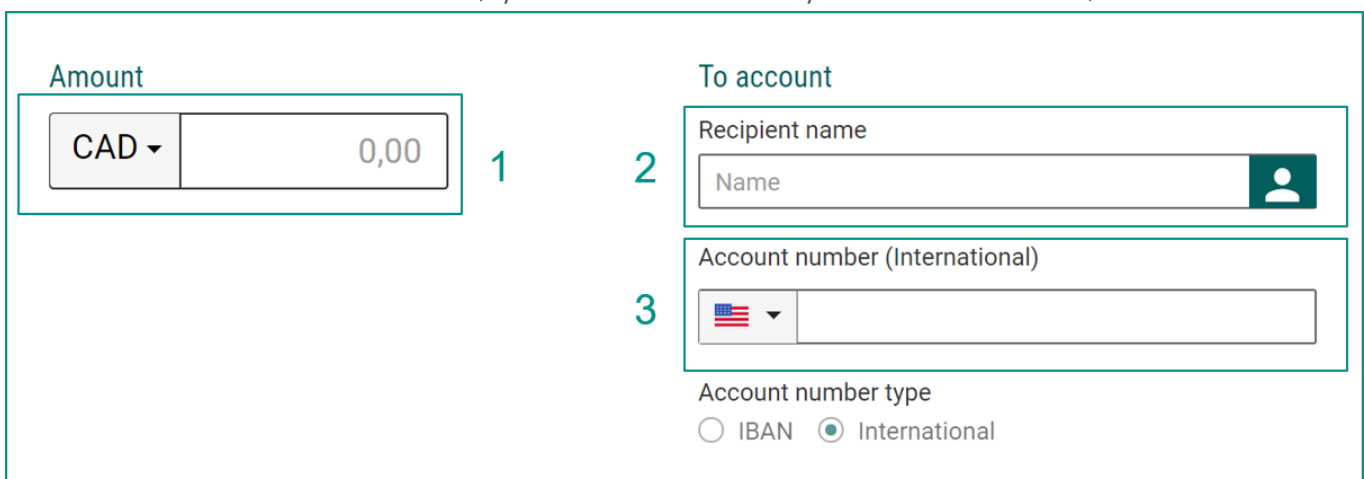
Payments outside the SEPA area

July 2020

Most of our customers do not make payments outside the SEPA area or in another currency on a regular basis. International payments often require different details from the beneficiary than a regular IBAN transfer. In the transfer screens in Internet Banking, we indicate what currency and country information we require from you. In this document we explain the differences and the terms used.

What information is required from you?

If you make a transfer outside the SEPA area, you may not be able to use an IBAN in a number of cases. Below, you can see what you need to fill in, and where.



The screenshot shows a payment form with the following fields and annotations:

- Amount:** A dropdown menu showing 'CAD' and a text input field containing '0,00'. This field is annotated with a '1'.
- To account:**
 - Recipient name:** A text input field with a person icon on the right. This field is annotated with a '2'.
 - Account number (International):** A dropdown menu showing a US flag and a text input field. This field is annotated with a '3'.
 - Account number type:** Radio buttons for 'IBAN' and 'International', with 'International' selected.

1. Please enter the amount in the requested currency.
2. Please enter the name of the recipient here.
3. Please enter the Bank Clearing Code followed by the account number.
Please note! **This is not the BIC.**

The recipient can provide you with the bank code. On the payment order, this may also be listed under, for example, 'sort codes' or 'Fedwire'.

Depending on the country, additional data may also be requested. For example, the address and residence of the beneficiary/recipient. In addition, it may be necessary to specify the BIC in addition to the Bank Clearing Code. If so, the fields below will automatically appear on your screen:

<input type="radio"/> Once only	<input type="radio"/> Standing
Execution	<input type="text" value="15-07-2020"/>
<input type="checkbox"/> Urgent payment	
Payment reference (acceptgiro) <input type="text"/>	
Description (0/140) <input type="text" value="Enter the description here"/>	
Recipient details <input type="text"/>	Recipient's bank details
	Bank details
	<input checked="" type="radio"/> BIC (SWIFT) <input type="radio"/> BIC unknown
	BIC (SWIFT) <input type="text"/>

IBAN or not?

In some countries outside the SEPA area (e.g. Andorra) it is possible to specify an IBAN for your payment order. This is made clear in the Internet Banking screen. You can recognize this by the choice "Account number (IBAN)" or "Bank code (this is not the BIC) & account number". Depending on the information you have received from the beneficiary, you choose one of these options.

Rekeningnummer (IBAN)

Bankcode (dit is niet de BIC) en rekeningnummer

Country information

Some countries have additional requirements for a transfer to an account in that country. To ensure that your transfer arrives correctly, ABN AMRO has drawn up specific information documents for these countries. If you transfer money to an account to which this is applicable, you will be notified by means of the notification below. These specific instructions may differ from those above.



Additional information about transferring to the United States

Different rules apply to transfers to some countries. For instance, for bank codes, account number notation, description or address lines. Read the [instructions](#) for this country. Follow the instructions carefully. In this way, you avoid delay or refusal of the transfer.