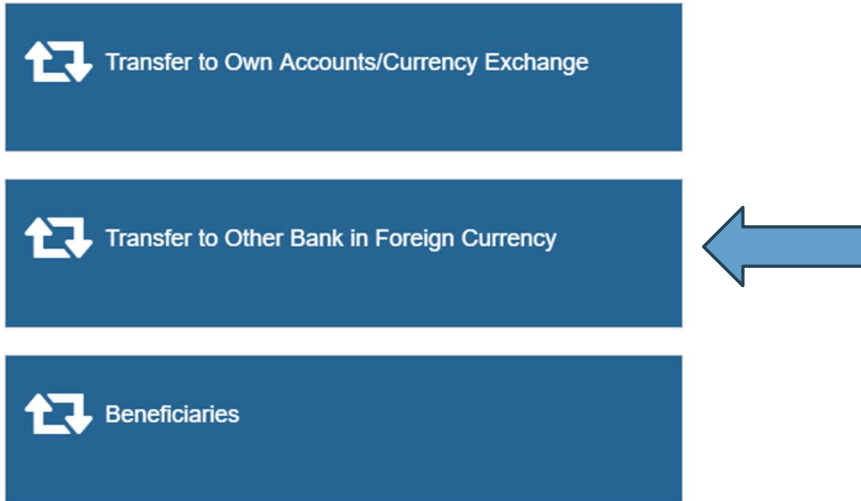# SWIFT ISO 20022

Instruction for Foreign Currency Transfer via Internet Banking

To transfer foreign currency to another bank via internet banking, please follow the instructions below:

- Log in to your Internet Banking
- Select "Transfers", then "Transfer to Other Bank in Foreign Currency".

- Select the account you want to transfer funds from
- Select the beneficiary you want to transfer funds to, if you have the addressee in "Beneficiaries"; otherwise, leave this field blank. You can add a new addressee below.

To transfer, the following fields must be filled out:

<u>Receiver Information:</u>

- Receiver Type – select the Receiver type: Private or Organization

CARTU BANK

- In case of Private transfer, the fields below shall be filled out:
  - Receiver Name
  - Receiver Country of Residence - Select the country from the drop-down list
  - Receiver Birth Date - Enter the birth date in the format DD/MM/YYYY or mark it on the calendar
  - Receiver Birth Country - Select the country from the drop-down list
  - Receiver Birth City - Enter the city name in Latin letters
  - Receiver Identification Code - this field must be filled out in case of transfer of Russian Rubles (RUB).

- In case of transfer to an organization, the fields below shall be filled out:
  - Receiver Name
  - Receiver Country of Residence
  - Receiver Identification Code - this field must be filled out in case of transfer of the Russian Ruble (RUB).

Receiver Actual Address - fill out the actual address of the Receiver:

- Country - Select the country from the list
- City Name - Enter the name of the city in Latin letters
- Address - Enter the actual address in Latin letters.

Receiver Actual Address

Country

| Select Country ⌄ |

Town Name

| |

Address

| |

Receiver Account:

Select the Identification Type – IBAN or Other and enter the corresponding account number.

- IBAN – International Bank Account Number
- Other - Other types of accounts.

Receiver Account

Identification Type
◉ IBAN ❓ ○ Other ❓

IBAN

| |

Receiver Bank Identification Type:

Enter information on the Receiver bank:

- Receiver Bank BIC/Swift Code
- Receiver Bank LEI code - specify the international identifier of the Receiver bank, as a legal entity (Format: first 18 characters are numbers and/or Latin letters, the last 2 characters are digits). Currently, filling out this information is not mandatory.
- Receiver Bank Name - if the BIC/Swift code is correct, this field shall be filled out automatically.

If transfer requires an Intermediary Bank, mark the relevant box and enter the same information on the intermediary bank, as well.

- In case of transfer to the beneficiary, not saved in the system, the beneficiary field will appear where you can name the addressee and save its details.

- Specify the amount to be transferred
- Select the Charge bearer – who will pay the transfer commission:
  - Sender (OUR) – the sender pays the full commission
  - Sender/Receiver (SHA) - the commission is shared between the sender and the receiver.
- Specify the Description of the Transfer.

- In case of transfer of Chinese Yuan to China, the additional fields below shall also be filled out:
  - Regulatory Reporting Code - The Description code of the operation defined by the Regulator
  - In case of legal entity, the fields below shall be filled out:
    - Receiver/Contact Person Phone Number - enter the phone number in full format
    - Full Name of the Contact Person
- In case of transfers to the United Arab Emirates, please specify the operation Description Code defined by the Regulator.

- If necessary, you can attach a file to the transfer.

   ⊕ Add Attachment
   ⊖ Attach Invoice
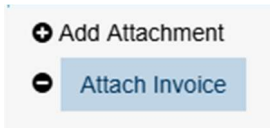
- Click "Next" button
- Enter the one-time code sent to your mobile phone in the corresponding field.
- You can save the completed information as templates.
- Double-check the accuracy of the entered information and click "Confirm" to complete the transfer.

- You can check the transfer status on the "Current Tasks" page.