Country guidelines for crossborder payments

Customer information | May 2025

Certain countries or their central or beneficiary banks demand different data or requirements for transmitting a payment order. The following list gives an overview of the requirements known to Zürcher Kantonalbank.

Country	Remark	Currencies concerned	Creditor account	Reason for payment (Remittance information)
Abu Dhabi (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any		Consult our guidelines on payments to the United Arab Emirates (UAE)
Ajman (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any		Consult our guidelines on payments to the United Arab Emirates (UAE)
Albania		any	IBAN (28-digits)	Purpose of payment required in English
Algeria	Friday is not a value date (Middle East Weekend)	any	IBAN (24-digits)	Purpose of payment required in English
Angola		any	IBAN (25-digits)	Purpose of payment required in English
Argentina	TAX ID of the beneficiary must be indicated in the purpose of payment.	any	22-digits	Purpose of payment required in English and indication of TAX ID of the beneficiary: CUIT XXXXXXXXXXX (companies) or CUIL XXXXXXXXXXX (individuals)
Armenia		any		Purpose of payment required in English
Azerbaijan		any	IBAN (28-digits)	Purpose of payment required in English for companies additionally the TAX ID (10 digits) of the beneficiary
Bahrain	Purpose-Code required. See the list of purpose codes from Central Bank of Bahrain. Payments without a purpose code may be rejected by the creditor agent.	any	IBAN (22-digits)	/BENEFRES/BH// and additionally the purpose code (3 digits) of the Central Bank of Bahrain on 1st line required: /BENEFRES/BH//XXX/
Barbados				Purpose of payment required in English
Belarus		any		Purpose of payment required in English and TAX ID: 9 digits UNN + 10 digits INN (companies) or 9 digits UNP + 12 digits INN (individuals)
Bosnia & Herzegovina		any	IBAN (20-digits)	Purpose of payment required in English
Brazil		any	IBAN (29-digits)	Purpose of payment required in English and TAX ID of the beneficiary: CPNJ XXXXXXXXXXXXXX (companies, 14 digits) or CPF XXXXXXXXXX (individuals, 9 digits) Name, telephone, e-mail of contact person

Country	Remark	Currencies concerned	Creditor account	Reason for payment (Remittance information)
Bulgaria	TAX payments to the Bulgarian National Revenue Agency require a Payment Code and a Unified Identity Code.	any	IBAN (22-digits)	Purpose of payment required in English for TAX-payments additionally: Payment Code (6-digits) and Unified Identity Code of the sender (9-13 digits)
Cameroon	Belongs to the Central African Economic and Monetary Community (CEMAC)	any	23-digits	Purpose of payment required in English
Central African Republic	Belongs to the Central African Economic and Monetary Community (CEMAC)	any	23-digits	Purpose of payment required in English
Chad	Belongs to the Central African Economic and Monetary Community (CEMAC)	any	23-digits	Purpose of payment required in English
China	Renminbi (CNY) payments to and from Mainland China are subject to regulatory requirements stipulated in the legislation of the People's Republic of China and the Chinese central bank (People's Bank of China). Only payments to corporate clients are allowed.	CNY	Consult our guidelines on renminbi (CNY) payments to and from Mainland China	
Costa Rica			22-digits	Purpose of payment required in English and TAX ID of the beneficiary (Cedula Juridica, 9-12 digits) Name, telephone of contact person on receiving side
Croatia			IBAN (21-digits)	
Czech republic		any	IBAN (24-digits)	
Denmark		any	IBAN (18-digits)	
Djibouti				Purpose of payment required in English
Dominican republic		any		Purpose of payment required in English and TAX ID of the beneficiary: Registro Mercantil (companies, 7-9 digits) or CEDULA (individuals, 11 digits)
Dubai (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any	Consult our guidelines on payments to the United Arab Emirates (UAE)	
Egypt		any	IBAN (29-digits)	
Equatorial Guinea	Belongs to the Central African Economic and Monetary Community (CEMAC)	any	23-digits	Purpose of payment required in English
Eritrea		any		Purpose of payment required in English
Eurozone		EUR	IBAN	
French Polynesia	Part of the French Communities of the Pacific	any	IBAN (27-digits)	
Fujairah (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any	Consult our guidelines on payments to the United Arab Emirates (UAE)	
Gabon	Belongs to the Central African Economic and Monetary Community (CEMAC)	any	23-digits	Purpose of payment required in English
Georgia		any	IBAN (22-digits)	Purpose of payment required in English
Guatemala	Payments to private individuals are only allowed if they have an account with Banco Industrial.	any	IBAN (28-digits)	Purpose of payment required in English
Guinea		any	18-digits	Purpose of payment required in English

Country	Remark	Currencies concerned	Creditor account	Reason for payment (Remittance information)
Honduras	Indication if beneficiary account refers to "checking or savings" is required			Purpose of payment required in English and TAX ID of the beneficiary: RTN (companies) or Arjeta De Identidad (individuals)
Hong Kong		any	usually 13-digit	
Hungary	For payments in HUF, no decimal places are used	any	IBAN (28-digits)	
Iceland	Payments in ISK are not allowed	any	IBAN (26-digits)	Purpose of payment required in English
India	Purpose-Code or Purpose of payment required[1]	any		Purpose code from the list of the central bank of India or purpose of payment
Indonesia	Payments in any currencies for purpose of export (import from Indonesia) require the purpose code 1011 and the invoice number and invoice amount. Any other payments only require a reason for payment. Payments without a purpose code or reason for payment may be rejected by the creditor agent.	any		Payments for purpose of export: 1st line: /DHE/1011 2nd line: //invoice number/invoice amount any other payments: Reason for payment
Israel		any	IBAN (23-digits)	
Jordan	The permitted Purpose Codes (POP) are available from the Central Bank: www.cbj.gov.jo One of the parties involved (debtor or creditor) must be either locally present in the country or a Jordanian national	any	IBAN (30-digits)	1st line: 4-digit Purpose Code 2nd line: Purpose of Payment
Kazakhstan	A Purpose of Payment (POP) must always be indicated. It is also recommended to indicate the 12-digit BIN (Business Identification Number) or the IIN (Individual Identification Number) of the beneficiary	any	IBAN (20-digits)	1st line: POP SALARY, or for example: POP PAYMENT OF TRADE INVOICE 1234567 2nd line: IIN/123456789112 or BIN/1234567789112
Kuwait	Friday is not a value date (Middle East Weekend)	any	IBAN (30-digits)	
Malaysia	Regulatory requirment: All Payments favouring beneficiaries of Cimb Bank Berhad (BIC: CIBBMYKL) and Cimb Islamic Bank Berhad (BIC: CTBBMYKL) must have mandatory payment details: Purpose of payment and Malaysia Payment Purpose Code. Payments without this information could be rejected.	any		1st line: 5-digits Malaysia Payment Purpose Code 2nd line: Purpose of payment required in English
Mauritania		any	IBAN (27-digits)	Purpose of payment required in English
Mauritius		any	IBAN (30-digits)	Purpose of payment required in English
Mexico	Payments in MXN are only allowed to Mexico (Onshore). Payments to outside of Mexico (Offshore) will be rejected in Mexico.	any	CLABE (18-digits)	
Morocco	Only payments to onshore Morocco are allowed. Payments outside of Morocco (Offshore) will be rejected.	MAD	24-digits	Purpose of payment required in English
Myanmar	Regulatory requirement of the Central Bank: International Transactions Reporting System (ITRS) code required for any payments.	any		Purpose of payment required in English and: International Transactions Reporting System (ITRS) Code of the Central Bank of Myanmar

Country	Remark	Currencies concerned	Creditor account	Reason for payment (Remittance information)
New Caledonia	Part of the French Communities of the Pacific	any	IBAN (27-digits)	
New Zealand	Payments without the ITRS code will be withheld or rejected by the creditor agent.	any	16-digits	
Nigeria		any	NUBAN (10-digits)	Purpose of payment required in English
Norway		any	IBAN (15-digits)	
Oman		any	IBAN (23-digits)	
Pakistan	Regulatory requirement of the Central Bank: An Identification of the beneficiary as well as the purpose of payment is required.	any	IBAN (24-digits)	Purpose of payment required in English and a beneficiary Id: – National Identity Card for Overseas Pakistanis (NICOP) or – Computerized National Identity Card (CNIC) or – Passport No. or – National Tax Number (NTN)
Paraguay		any		Purpose of payment required in English and TAX ID of the beneficiary: RUC (companies) or Cédeula De Identidad (individuals)
Peru		any	CCI (20-digits) Código de Cuenta Interbancario	RUC (TAX ID, companies or DNI (individuals, 8-digits) or Carné de Extranjeria (Foreign Registration Card) of the beneficiary
Philippines		any		Purpose of payment required in English
Poland		any	IBAN (28-digits)	
Qatar	Purpose code required in remittance information (first 5 characters followed by space and purpose of payment in English). Friday is not a value date (Middle East Weekend)	any	IBAN (29-digits)	Consult our guidelines on payments to Katar
Ras al-Khaimah (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any	Consult our guidelines on payments to the United Arab Emirates (UAE)	
Republic of the Congo	Belongs to the Central African Economic and Monetary Community (CEMAC)	any	23-digits	Purpose of payment required in English
Romania	For payments to Romanian authorities, the NIF code (tax identification number) of the debtor and the creditor must be indicated.	any	IBAN (24-digits)	Only for payments to Romanian authorities: NIF code of debtor and creditor
Russia	Ruble (RUB) payments are subject to regulatory requirements.	RUB	Payments in ruble are not possible at the moment	
Saudi Arabia	Payments without indication of the payment purpose will be rejected by the creditor agent.	any	IBAN (24-digits)	Purpose of payment or purpose code required
Serbia		any	IBAN (22-digits)	Purpose of payment required in English
Sharjah (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any	Consult our guidelines on payments to the United Arab Emirates (UAE)	
South Africa	Payments within South Africa in local currency ZAR require a Sort Code	ZAR		Purpose of payment required in English

Country	Remark	Currencies concerned	Creditor account	Reason for payment (Remittance information)
South Korea	For any payments above the equivalent of USD 20,000, the payment must include the contact details of the beneficiary.	any		Purpose of payment required in English and TAX ID of the beneficiary (companies, 10-digits) or ID (individuals, 13-digits) > USD 20'000: Provide contact details of the beneficiary: telephone, e-mail, address.
Sri Lanka		any		Purpose of payment required in English
Sweden		any	IBAN (24-digits)	
Taiwan		any		Purpose of payment required in English
Tanzania	For payments to authorities, the "Control Number" must be indicated.	any		Purpose of payment required in English For payments to authorities, the Control Number must be indicated: ROC/Control Code 991234567894
Thailand	Payments in THB are only allowed to Thailand (onshore).	THB		Purpose of payment required in English
Trinidad & Tobago		any		Purpose of payment required in English
Tunisia	Only payments to onshore Tunisia are allowed. Payments outside of Tunisia (Offshore) will be rejected.	TND	IBAN (24-digits) or account number 20-digits	
Turkey		any	IBAN (26-digits)	Purpose of payment required in English
Uganda	A PRN TAX ID number must always be provided for payments to the Ugandan Revenue Authority.	any		Purpose of payment required [1] PRN TAX ID number must always be provided for payments to the Ugandan Revenue Authority. 13-digits: PRNXXXXXXXXXX
Ukraine		any	IBAN (29-digits)	
Um al-Qawain (United Arab Emirates)	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any		Consult our guidelines on payments to the United Arab Emirates (UAE)
United Arab Emirates	Payments to the United Arab Emirates are subject to the regulatory requirements of the Central Bank of the United Arab Emirates.	any		Consult our guidelines on payments to the United Arab Emirates (UAE)
United Kingdom		any	IBAN (22-digits)	
Uruguay	Payments over the equivalent of USD 100,000 may be subject to delays as they are checked by the local authorities before being credited to the beneficiary.	any		
Wanyis and Futuna	Part of the French Communities of the Pacific	any	IBAN (27-digits)	
Zambia		any		Purpose of payment required in English