



# **Business Online Banking (BOB) International FX Wire User Manual**

---

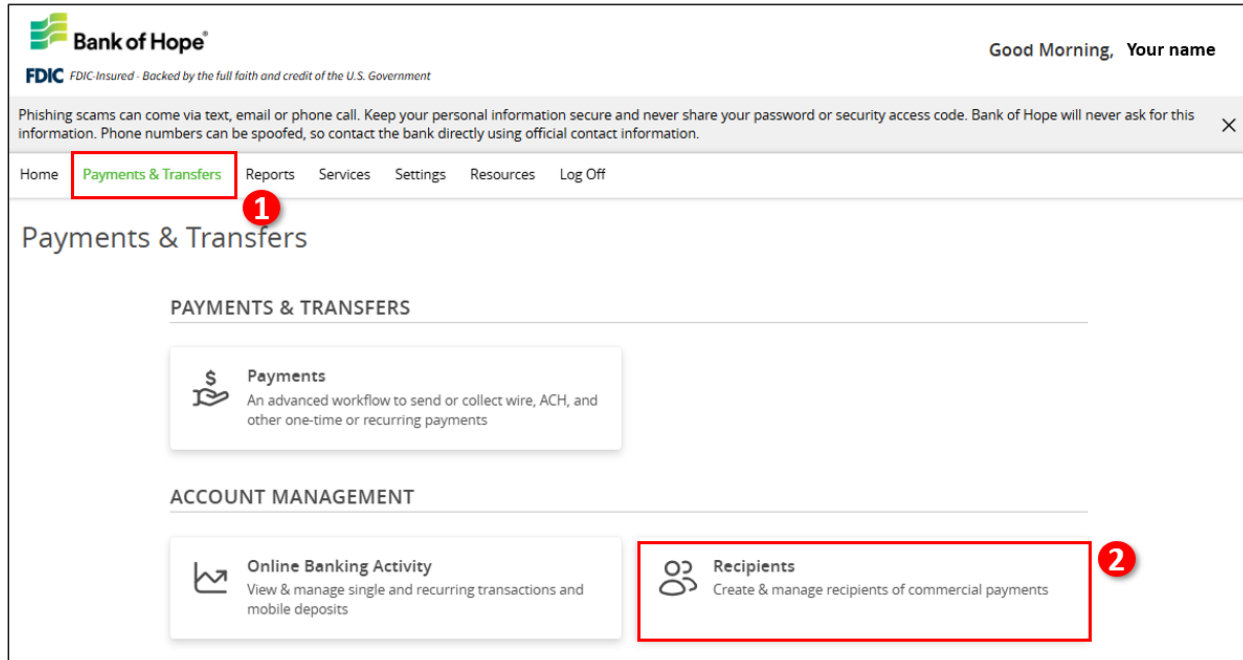
# Table of Contents

I. How to Create Recipients.....	2
II. Initiate & Approve International FX Wire .....	6
III. How to Create Templates .....	12
IV. How to Cancel Wires .....	14
V. Frequently Used Foreign Currency Requirements Guideline.....	15

# International FX Wire Quick Overview

## I. How to Create Recipients

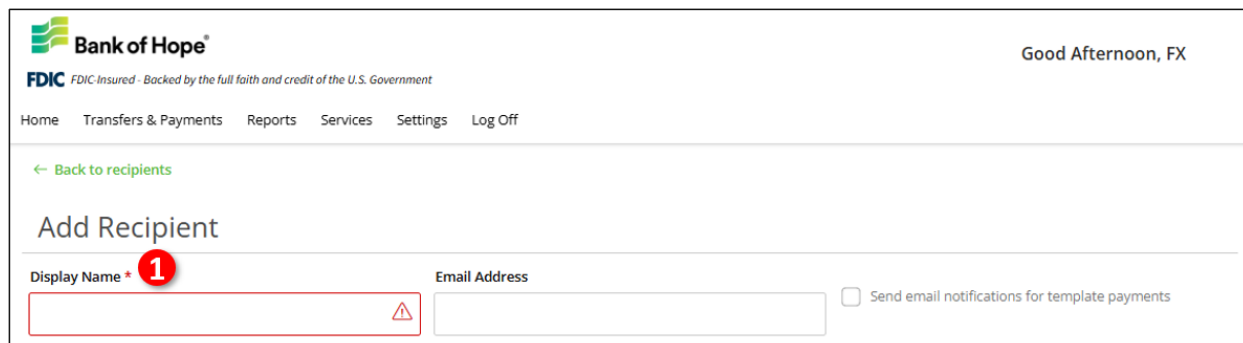
1. Go to **PAYMENTS & TRANSFERS**, select **Recipients**, and click the green **Add recipient** button.



The screenshot shows the Bank of Hope online banking interface. At the top, the Bank of Hope logo and "FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government" are visible. The user is logged in as "Good Morning, Your name". A navigation menu includes "Home", "Payments & Transfers" (highlighted with a red box and a red circle with the number 1), "Reports", "Services", "Settings", "Resources", and "Log Off". Below the navigation menu, the "Payments & Transfers" section is displayed. Under "PAYMENTS & TRANSFERS", there are two options: "Payments" (An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments) and "Recipients" (Create & manage recipients of commercial payments). The "Recipients" option is highlighted with a red box and a red circle with the number 2.

2. Any field marked with a **red asterisk (\*)** must be completed before saving. If any required fields are missing, an alert message will appear, and you will not be able to proceed.

The **Display Name\*** can be any name you choose. Select something that makes it easy for you to identify the recipient.

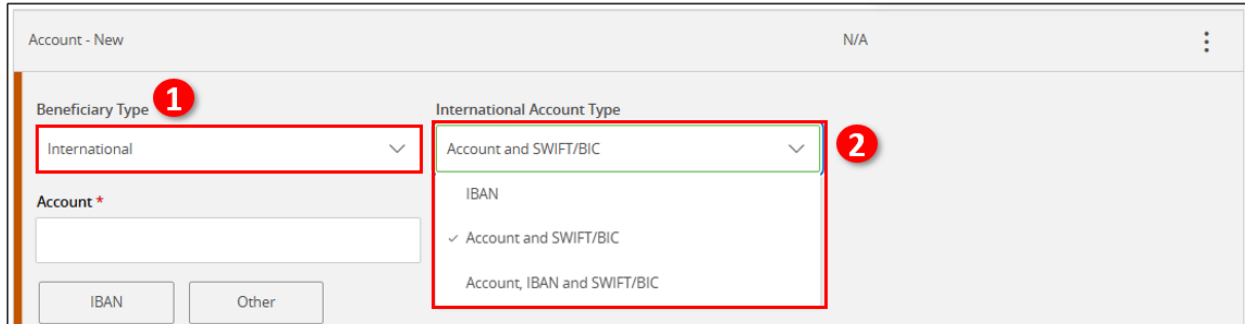


The screenshot shows the "Add Recipient" form in the Bank of Hope online banking interface. The user is logged in as "Good Afternoon, FX". The navigation menu includes "Home", "Transfers & Payments", "Reports", "Services", "Settings", and "Log Off". A "Back to recipients" link is visible. The "Add Recipient" form has two main fields: "Display Name\*" (marked with a red asterisk and a red circle with the number 1) and "Email Address". There is also a checkbox for "Send email notifications for template payments".

3. Select **Beneficiary Type** as **International**, then choose the **International Account Type**:

- Account and SWIFT/BIC, or
- IBAN and SWIFT/BIC

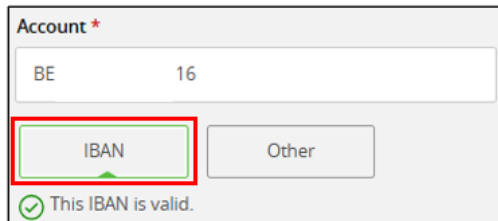
**SWIFT/BIC** is required for all international wire transfers.



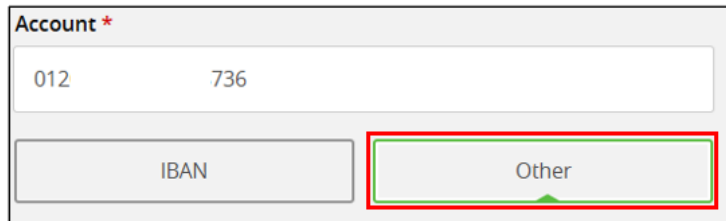
The screenshot shows the 'Account - New' form. The 'Beneficiary Type' dropdown is set to 'International' (marked with a red circle 1). The 'International Account Type' dropdown is open, showing options: 'IBAN', 'Account and SWIFT/BIC' (checked, marked with a red circle 2), and 'Account, IBAN and SWIFT/BIC'. Below the dropdowns is an 'Account \*' input field and two buttons: 'IBAN' and 'Other'.

For currencies that use **IBAN** (such as **EUR, GBP, NOK**, etc.), please select **IBAN** and enter the IBAN number.

For **MXN**, please select **Other** and enter the 18-digit **CLABE** number instead of the account number.




The screenshot shows the 'Account \*' field with 'BE' and '16' entered. The 'IBAN' button is highlighted with a red box. Below the field, there is a green checkmark and the text 'This IBAN is valid.' The 'Other' button is also visible.

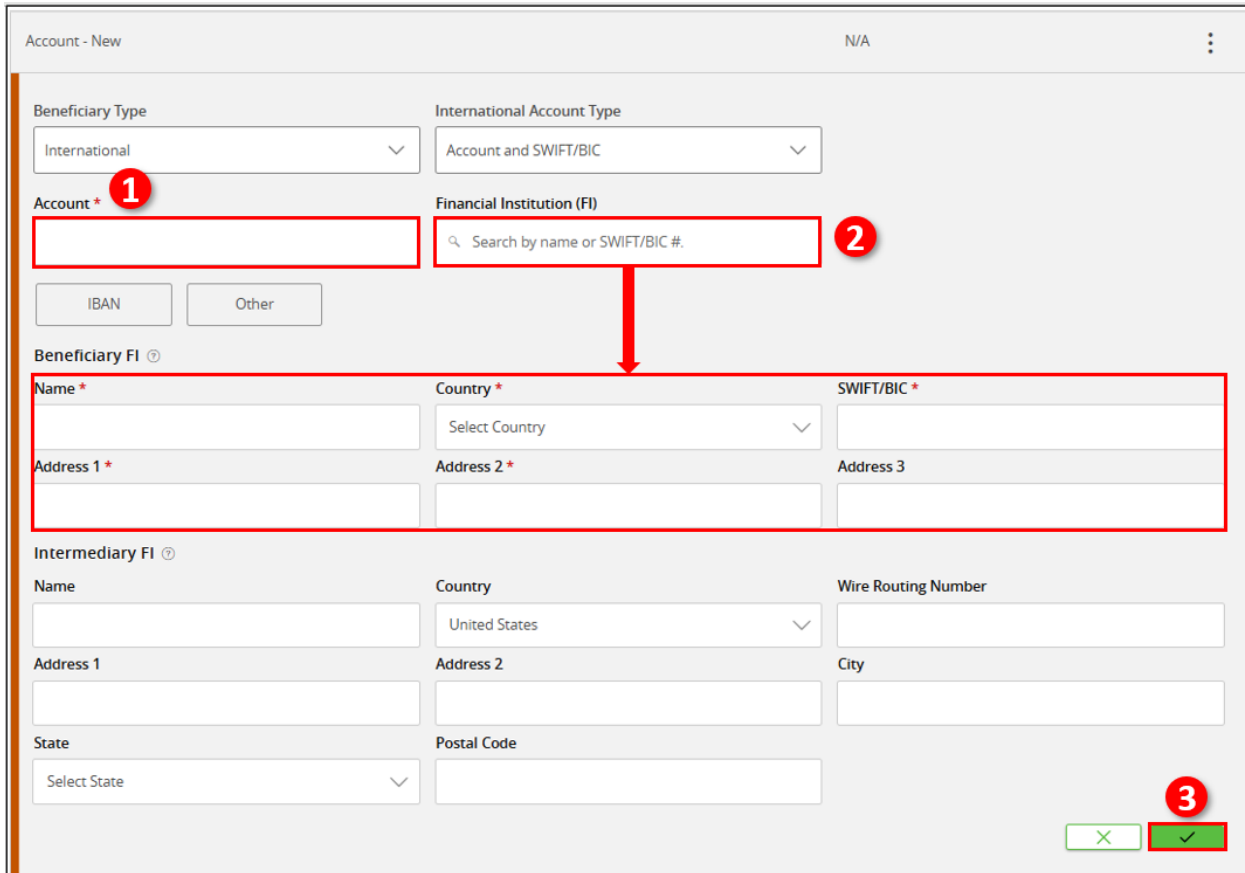


The screenshot shows the 'Account \*' field with '012' and '736' entered. The 'Other' button is highlighted with a red box. The 'IBAN' button is also visible.

*\* IBAN selection will not be saved with wire data. IBAN selection will simply trigger IBAN validation. Other selection will also not be saved with wire data. Selecting Other is strictly used for informational purposes.*

4. After entering the **Account Number or IBAN** in the **Account\*** field, enter the **SWIFT/BIC** in the **Financial Institution (FI)** field. The Beneficiary Bank's information will then be automatically populated under **Beneficiary FI**. Then, click the green check Button .

In some cases, if the beneficiary bank information does not populate automatically, you will need to manually enter the **Beneficiary FI Name\***, **Country\***, **SWIFT/BIC\***, **Address 1\***, and **Address 2\***.



The screenshot shows the 'Account - New' form with the following fields and annotations:

- Beneficiary Type:** International (dropdown)
- International Account Type:** Account and SWIFT/BIC (dropdown)
- Account\* (1):** Input field for account number or IBAN.
- Financial Institution (FI) (2):** Search field with placeholder 'Search by name or SWIFT/BIC #.' A red arrow points from this field to the Beneficiary FI section.
- Beneficiary FI (3):** Section containing:
  - Name\*:** Input field
  - Country\*:** Select Country (dropdown)
  - SWIFT/BIC\*:** Input field
  - Address 1\*:** Input field
  - Address 2\*:** Input field
  - Address 3:** Input field
- Intermediary FI (3):** Section containing:
  - Name:** Input field
  - Country:** United States (dropdown)
  - Wire Routing Number:** Input field
  - Address 1:** Input field
  - Address 2:** Input field
  - City:** Input field
  - State:** Select State (dropdown)
  - Postal Code:** Input field
- Buttons:** IBAN, Other, X, and a green check button (3).

5. If you hover your mouse over the ⓘ, a description will appear.

Please enter the **Recipient Name (Beneficiary Name)** exactly as recognized by the beneficiary’s financial institution in the **Wire Name\*** field. This name will travel with the wire transaction.

Enter the **Beneficiary Country, Address 1\*, City, Province\*, State\*, and ZIP\***, then click **Save Recipient**.

Recipient Details
^

<b>Wire Name *</b> ⓘ				
<input type="text"/>	<div style="background-color: #333; color: white; padding: 5px; font-size: 0.8em;">           Recipient Name, as recognized by the beneficiary financial institution, which travels with the wire transaction. If not provided, the Recipient Display Name will be utilized but may cause failures if it contains invalid wire characters. Wire Name field does not allow invalid wire characters to be entered.         </div>	⚠	1	
<b>Country</b>	<input type="text"/>	<b>Address 1 *</b>	<input type="text"/>	<b>Address 2</b>
United States	v	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>City *</b>	<input type="text"/>	<b>State *</b>	<input type="text"/>	<b>ZIP *</b>
		Select State	v	<input type="text"/>

Templates (0) v

---

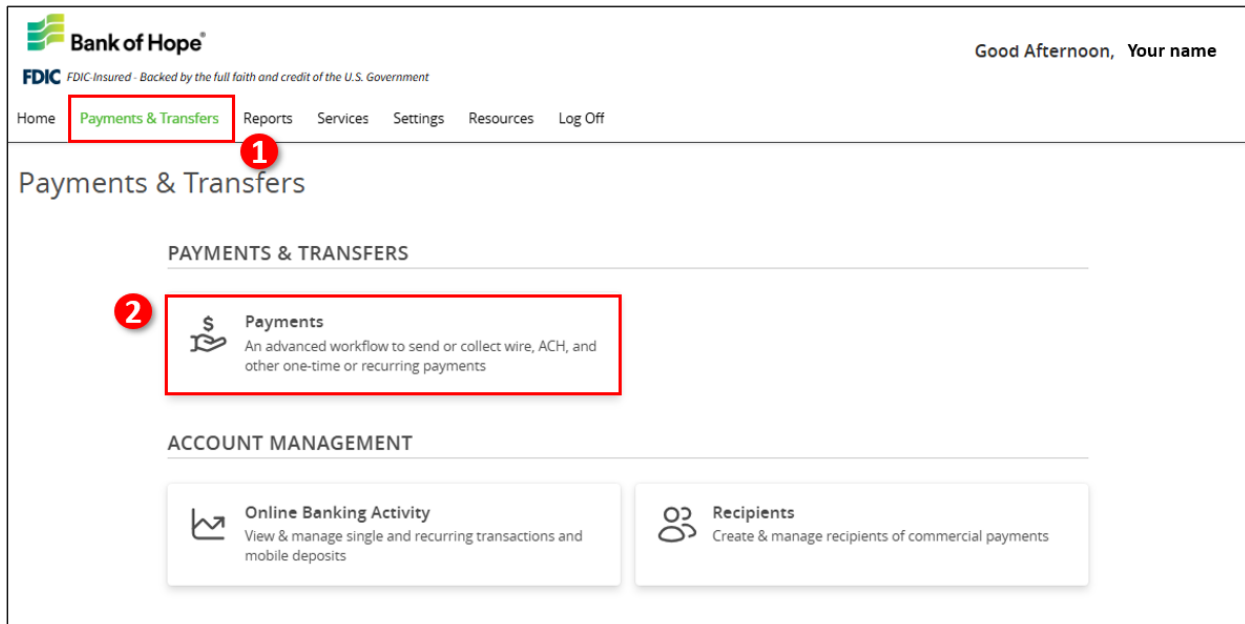
Cancel
Save Recipient

*\*Depending on your account settings, an approver may need to approve the added recipient before you can use it to draft a wire.*

## II. Initiate & Approve International FX Wire

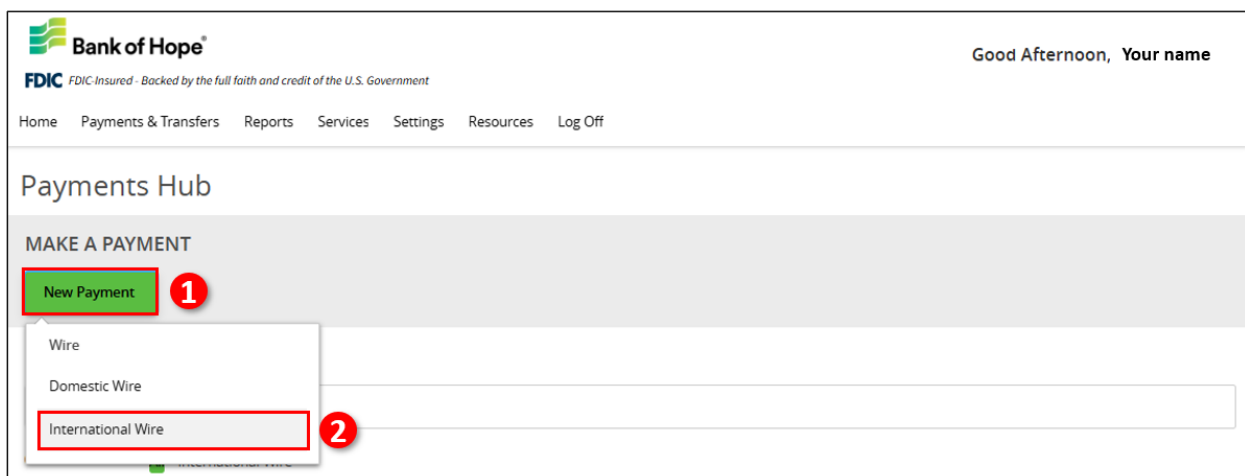
**Initiator:** An initiator must create a payment, obtain an exchange rate, and provide all required wire instructions.

1. Go to **PAYMENTS & TRANSFERS**, then select **Payments**.




The screenshot shows the Bank of Hope online banking interface. At the top, the Bank of Hope logo and "FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government" are displayed on the left, and "Good Afternoon, Your name" is on the right. A navigation menu includes "Home", "Payments & Transfers" (highlighted with a red box and a red circle with the number 1), "Reports", "Services", "Settings", "Resources", and "Log Off". Below the navigation, the "Payments & Transfers" section is titled. Underneath, there are three main categories: "PAYMENTS & TRANSFERS", "ACCOUNT MANAGEMENT", and "Recipients". The "PAYMENTS & TRANSFERS" category contains a "Payments" option, which is highlighted with a red box and a red circle with the number 2. The description for "Payments" reads: "An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments".

2. Go to **New Payment** and select **International Wire**.

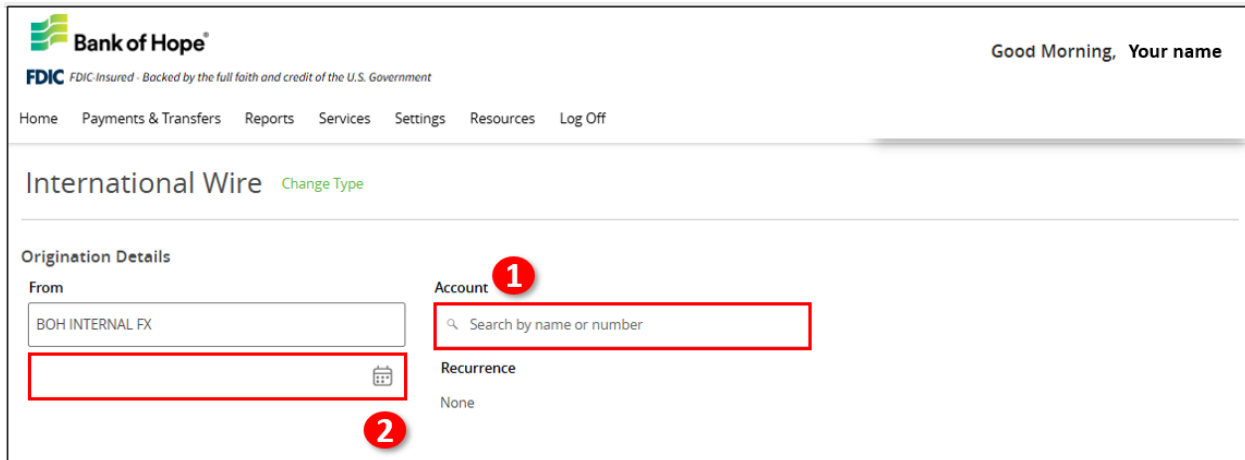


The screenshot shows the Bank of Hope online banking interface. At the top, the Bank of Hope logo and "FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government" are displayed on the left, and "Good Afternoon, Your name" is on the right. A navigation menu includes "Home", "Payments & Transfers", "Reports", "Services", "Settings", "Resources", and "Log Off". Below the navigation, the "Payments Hub" section is titled. Underneath, there is a "MAKE A PAYMENT" section. A "New Payment" button is highlighted with a red box and a red circle with the number 1. A dropdown menu is open below the button, showing three options: "Wire", "Domestic Wire", and "International Wire". The "International Wire" option is highlighted with a red box and a red circle with the number 2.

3. Select the **account** that will be used for the FX transaction. Click the calendar icon  and select **today's date**.

After the **1:00 PM PST** cutoff time, you will no longer be able to select today's date as the date will be greyed out on the calendar.

For urgent wires, please initiate the request before the **1:00 PM PST** cutoff to allow sufficient time for approver to review and approve.



Bank of Hope  
FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government

Good Morning, Your name

Home Payments & Transfers Reports Services Settings Resources Log Off

### International Wire [Change Type](#)

**Origination Details**

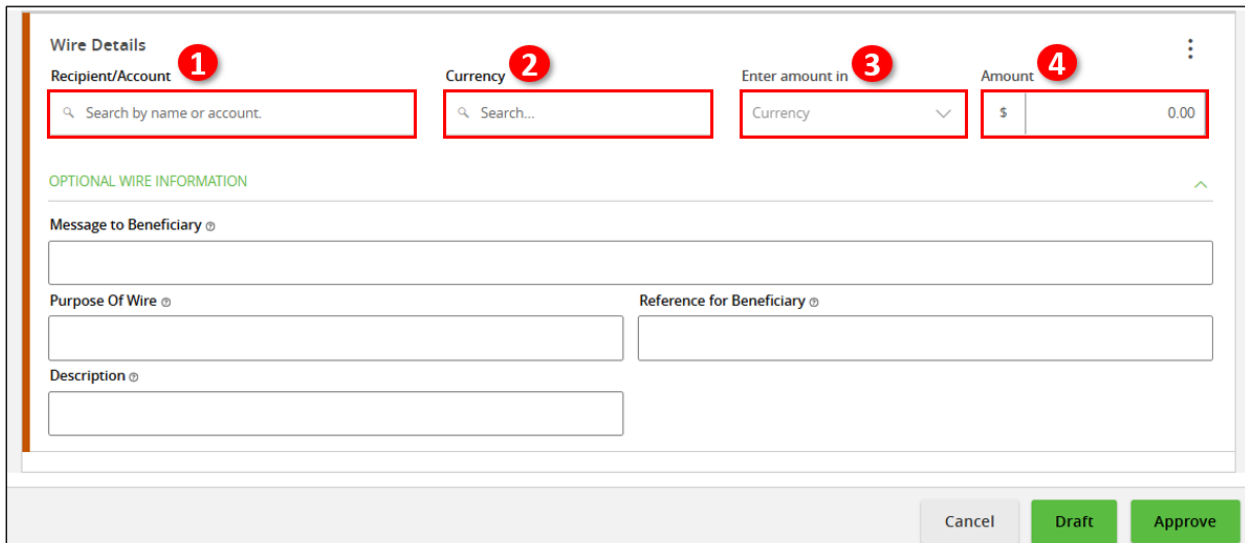
**From**  
BOH INTERNAL FX

**Account** 1  
Search by name or number

**Recurrence**  
None

2

4. Under Wire Details, use the drop-down menu to select the **recipient**. Then select the **currency** you are sending.



**Wire Details**

**Recipient/Account** 1  
Search by name or account.

**Currency** 2  
Search...

**Enter amount in** 3  
Currency

**Amount** 4  
\$ 0.00

**OPTIONAL WIRE INFORMATION**

**Message to Beneficiary**

**Purpose Of Wire**

**Reference for Beneficiary**

**Description**

Cancel Draft Approve

In the **Enter amount in** field:

- If you know the **fixed FX amount**, select the **foreign currency**, then enter the **FX amount**.



Wire Details

Recipient/Account: Add Recipient Demo SWIFT/BIC: KOEXKRSE 123456789

Currency: KRW - South Korean won

Enter amount in: KRW

Amount: ₩ 5,000,000

Rate: 0.000692471 USD 53,462.35

- If you know the **fixed USD amount**, select **USD**, then enter the **USD amount**. The system will automatically convert it into foreign currency.



Wire Details

Recipient/Account: Add Recipient Demo SWIFT/BIC: KOEXKRSE 123456789

Currency: KRW - South Korean won

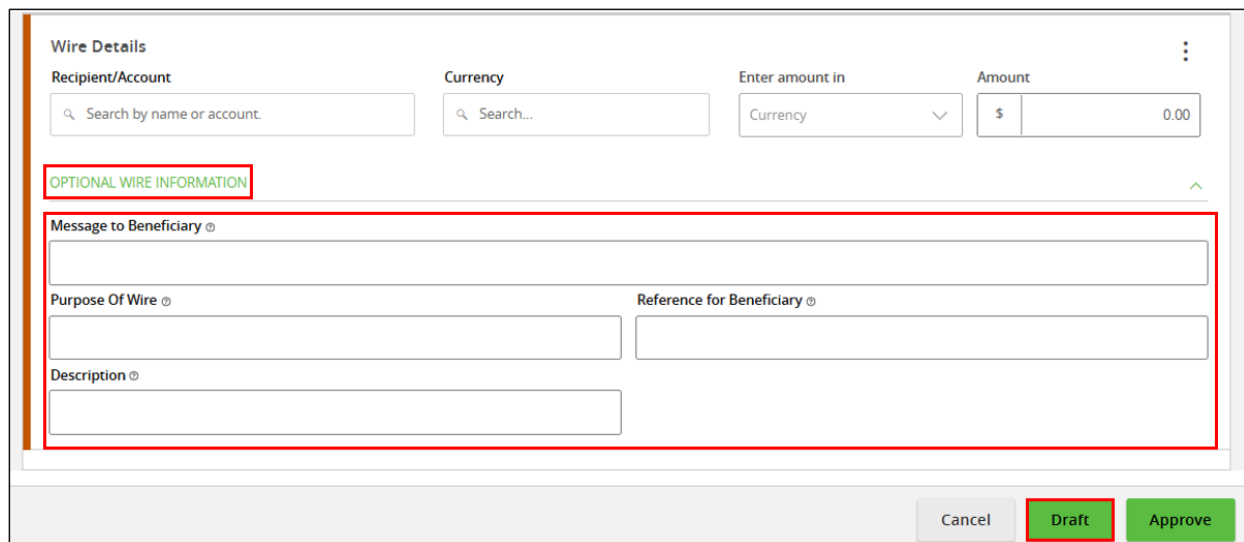
Enter amount in: USD

Amount: \$ 3,462.35

Rate: 0.000692471 KRW ₩5,000,000.00

*\* The exchange rate displayed on the screen while drafting the FX contract is an **indicative rate**. The rate will be finalized only when the approver approves the wire.*

5. Click **OPTIONAL WIRE INFORMATION** to expand the wire instruction fields:



Wire Details

Recipient/Account: Search by name or account.

Currency: Search...

Enter amount in: Currency

Amount: \$ 0.00

**OPTIONAL WIRE INFORMATION**

Message to Beneficiary

Purpose Of Wire

Reference for Beneficiary

Description

Buttons: Cancel, Draft, Approve

- **Message to Beneficiary:** additional beneficiary information (e.g. a contact person's name, contact person's number, and currency-specific requirements)
  - **AUD:** A **6-digit BSB code** must be included in this field.
  - **CAD:** A **9-digit clearing code** (4-digit institution code + 5-digit branch transit code)
  - **GBP:** A **6-digit sort code** (e.g. SCxxxxxx)
  - **HKD:** A **3-digit routing code**
  - **KRW:** **Contact person's name, phone number, and Business Registration Number (BRN)** if the beneficiary is a corporation, or **13 digits of 9 (i.e. 9999999999999)** if the bene is an individual.
  - **PHP:** **Date of incorporation (DOI)** if remitter is a company or **Date of Birth (DOB)** if remitter is an individual.

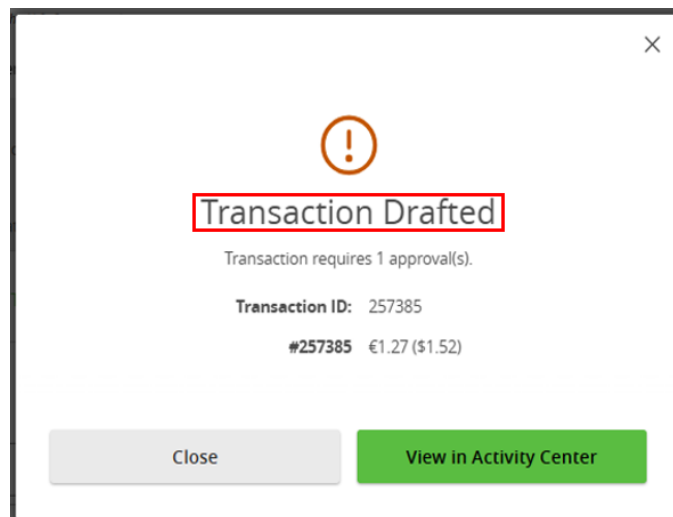
- **Purpose of Wire:** the reason you are sending the wire. A **Purpose of Payment (POP) code** may also be entered here, if applicable (e.g. CNY, IDR, KRW, PHP, etc.)
- **Reference for Beneficiary:** recipient reference information, (e.g. **invoice number** or **customer number**) to help the beneficiary identify the purpose of the payment
- **Description:** internal online banking use only and does **not** travel with the wire payment

After all required information has been entered, click **Draft**.

*\* Please refer to **the Currency Guidelines** on the final page for currencies that are frequently used. Each currency has specific requirements. To ensure smooth processing and reduce the risk of delays or returns, please review the guidelines carefully before submitting.*

*For any other currencies not listed here, please contact us at [gcm\\_fxteam@bankofhope.com](mailto:gcm_fxteam@bankofhope.com) for further assistance.*

6. When you save the draft, a **“Transaction Drafted”** confirmation message will appear, along with the **transaction ID** for reference. You can view drafted transactions by clicking **View in Activity Center**.



**Approver:** An approver must review all wire instruction details and approve the drafted transactions.

1. Go to **HOME**, then on the right-hand side, select **Online Banking Activity**, or go to **PAYMENTS & TRANSFERS** and select **Online Banking Activity**.

Bank of Hope  
 FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government  
 Good Afternoon, Your name  
 Home **Payments & Transfers** Reports Services Settings Resources Log Off

**1**

Payments & Transfers

**PAYMENTS & TRANSFERS**

**Payments**  
 An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments

**ACCOUNT MANAGEMENT**

**2**

**Online Banking Activity**  
 View & manage single and recurring transactions and mobile deposits

**Recipients**  
 Create & manage recipients of commercial payments

2. Click the three-dot icon  , then select **Toggle Details** to view the wire details.

Bank of Hope  
 FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government  
 Good Afternoon, FX


All activity performed via online banking will be displayed here. Click the 'Filters' icon (the funnel) for additional search options. **Note:** Transfers and stop payments initiated outside of online banking will not display here. X


Home Transfers & Payments Reports Services Settings Log Off

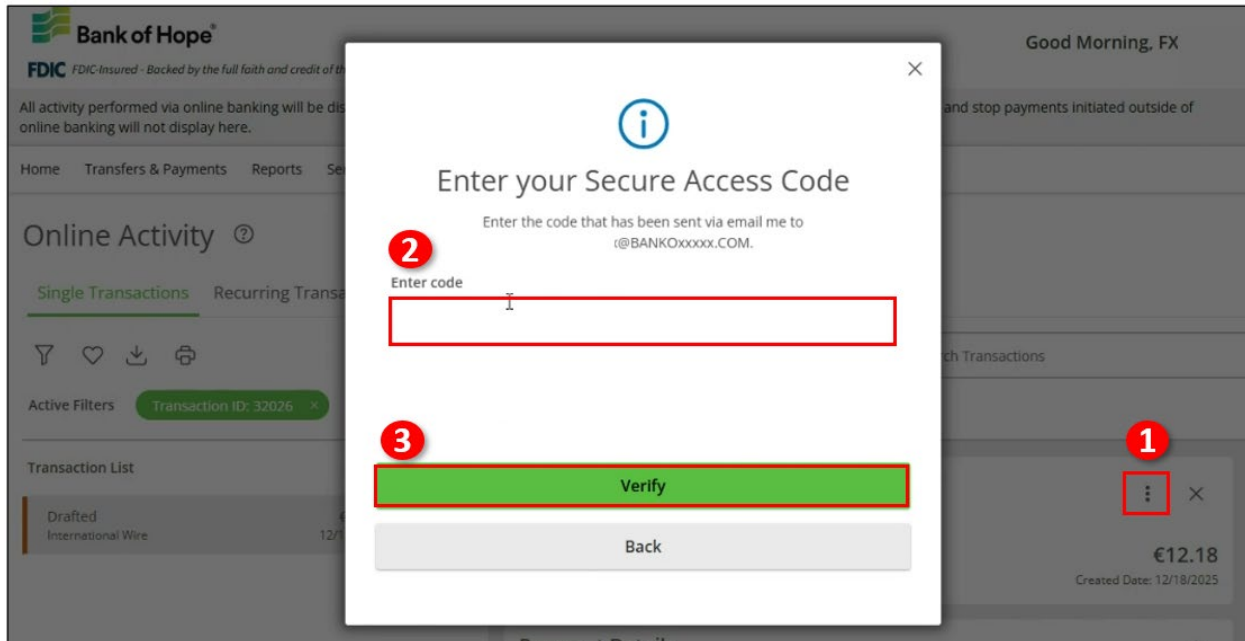
**Online Activity** ?

Single Transactions Recurring Transactions

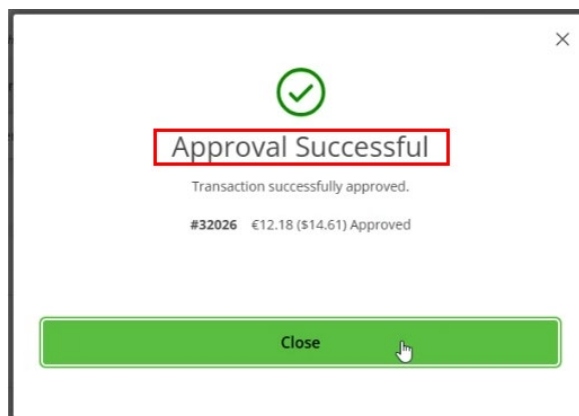
Search Transactions

Created date	Status	Approvals	Transaction Type	Account	Amount	
1/21/2026 11:56 AM	Processed	1 of 1	International Wire Tracking ID: 32461	GTMS Test 11 1111	\$1.23	
1/13/2026 11:31 AM	Cancelled	N/A	International Wire Tracking ID: 32366	GTMS Test 2 2222	₩3,1	Toggle Details
1/13/2026 11:30 AM	Cancelled	N/A	International Wire Tracking ID: 32365	GTMS Test 11 1111		Copy
1/13/2026			International Wire	GTMS Test 2		Print Details

3. Click the three-dot icon , then select **Approve**. Choose a method to receive the **Secure Access Code**, enter the code, and click **Verify**.



4. When you see the “**Approval Successful**” message, the process is complete.



**Reminder:**

- ❖ *The cut-off time to approve **International FX Wires** is **1:00 PM PST**.*
- ❖ *It is strongly recommended that you verify the status of an approved wire at least 30 minutes prior to the Domestic and International Wire deadlines to ensure your transaction has a “**Processed**” status.*


### III. How to Create Templates

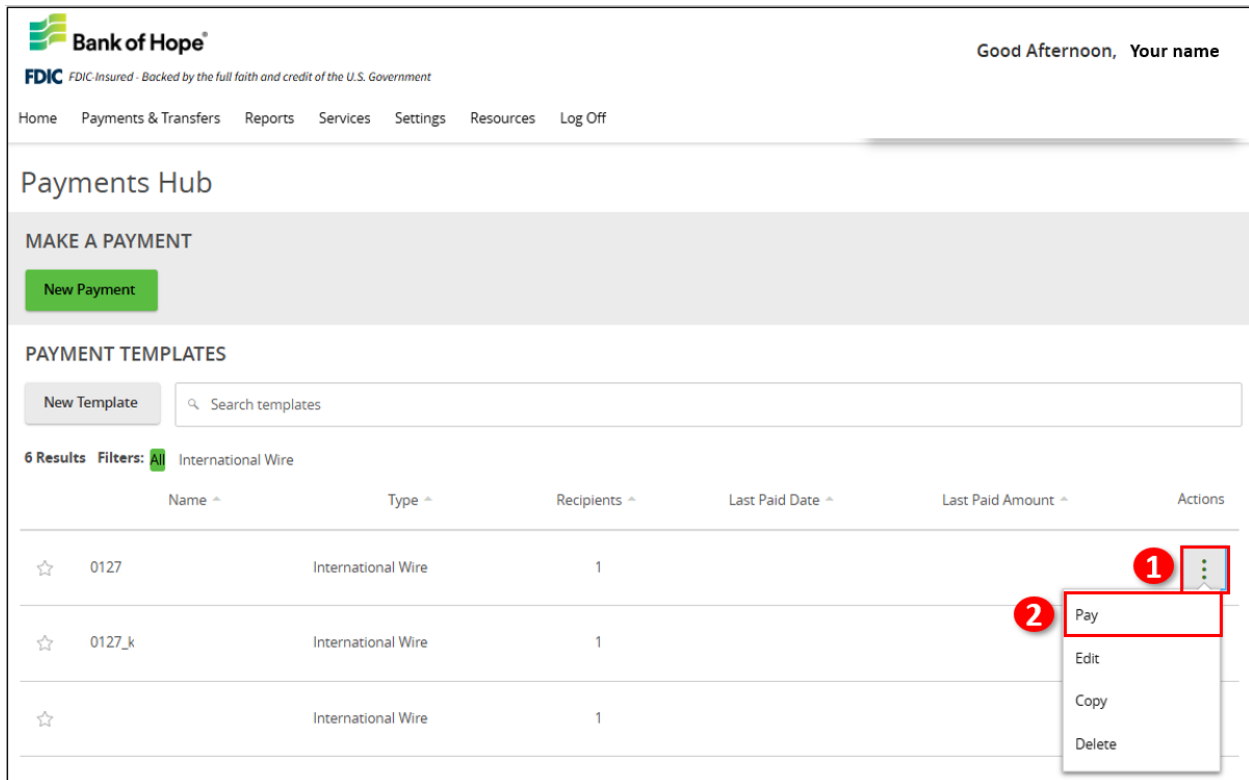
1. Go to **PAYMENTS & TRANSFERS**, select **New Template** and **International Wire**.

The screenshot shows the Bank of Hope Payments Hub interface. The 'Payments & Transfers' menu item is highlighted with a red box and a circled '1'. Below it, the 'New Template' button is highlighted with a red box and a circled '2'. A dropdown menu is open, showing 'International Wire' selected with a red box and a circled '3'. The interface includes a navigation bar with 'Home', 'Payments & Transfers', 'Reports', 'Services', 'Settings', 'Resources', and 'Log Off'. A 'MAKE A PAYMENT' section contains a 'New Payment' button. The 'PAYMENT TEMPLATES' section includes a search bar and a table with columns for 'Type', 'Recipients', 'Last Paid Date', 'Last Paid Amount', and 'Actions'.

2. Enter all the information you want included in the template, then click **Save**.

The screenshot shows the 'International Wire' template creation form. The 'Template Properties' section has a 'Template Name' field highlighted in red. The 'Origination Details' section has 'From' (BOH INTERNAL FX) and 'Account' (Search by name or number) fields highlighted in red. The 'Wire Details' section has 'Recipient/Account' (Search by name or account), 'Currency' (Search...), 'Enter amount in' (Currency), and 'Amount' (\$ 0.00) fields highlighted in red. The 'OPTIONAL WIRE INFORMATION' section has 'Message to Beneficiary', 'Purpose Of Wire', 'Reference for Beneficiary', and 'Description' fields highlighted in red. A 'Save' button is highlighted in red at the bottom right.

3. To pay using a saved template, click the three-dot icon  again and select **Pay**.



**Bank of Hope**  
 FDIC Insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, Your name

Home Payments & Transfers Reports Services Settings Resources Log Off

### Payments Hub

**MAKE A PAYMENT**

[New Payment](#)

**PAYMENT TEMPLATES**

[New Template](#)

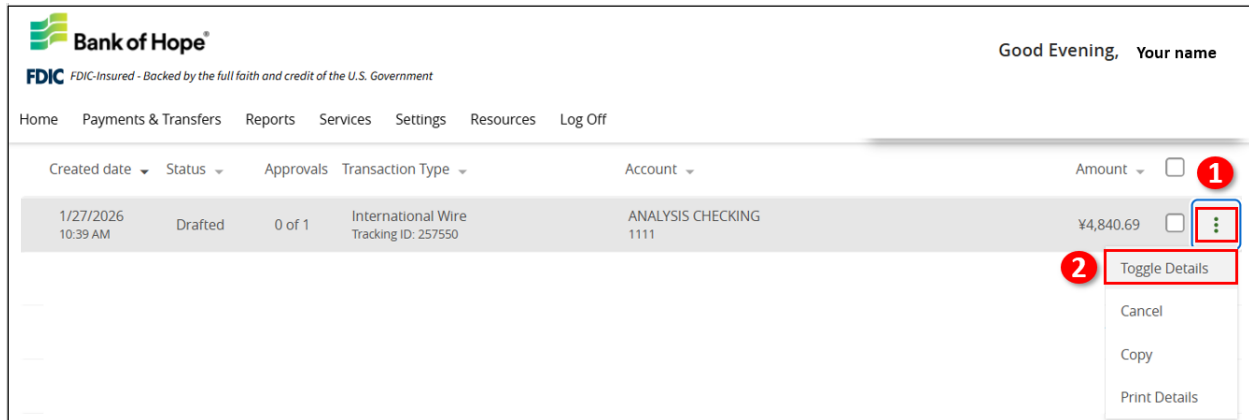
6 Results Filters: All International Wire

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
☆	0127	International Wire	1			⋮ Pay Edit Copy Delete
☆	0127_k	International Wire	1			
☆		International Wire	1			

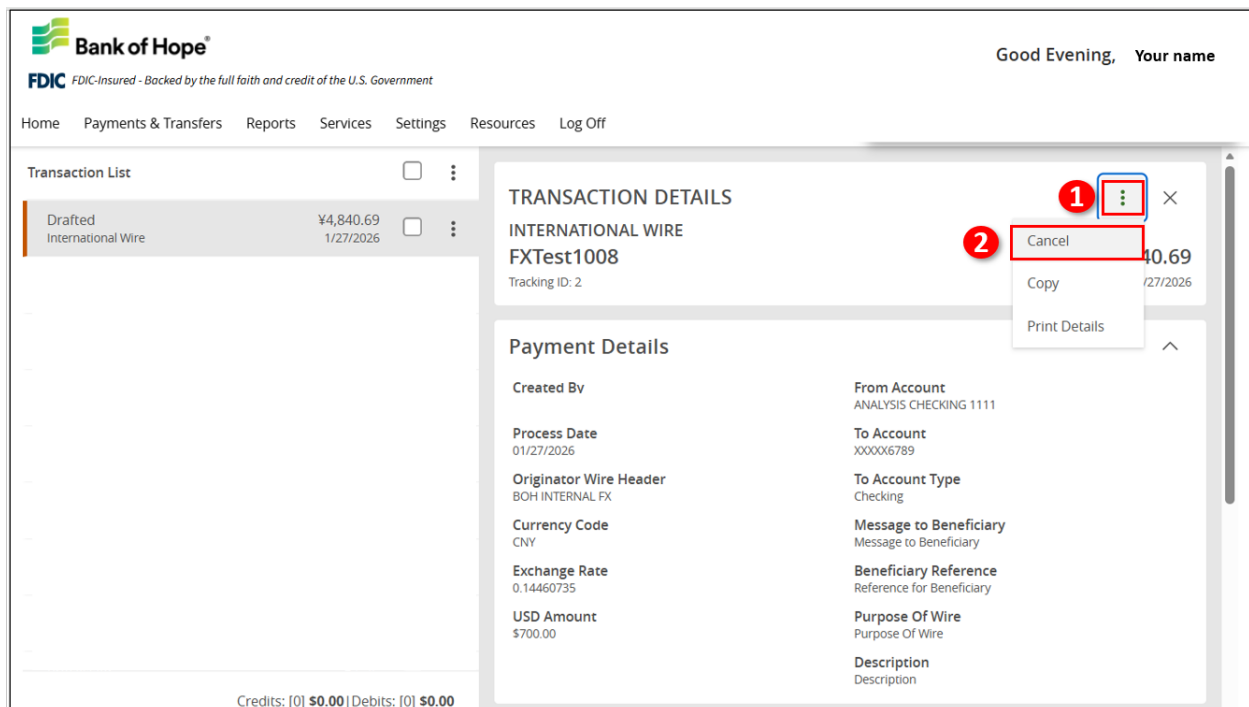
The remaining steps are the same as those covered in Section II. Initiate & Approve International FX Wire.

## IV. How to Cancel Wires

1. When you are on the **Online Activity** page, find the wire you wish to cancel and click **Toggle Details** to view the wire details.



2. After reviewing the information, click the three-dot icon and select **Cancel**.



Once the wire is canceled, the status will change from **Drafted** to **Canceled**.

*\* Any FX wire that is not approved before 1:00 PM cutoff time **must be canceled**. Approval attempts made on the following business day **will not be successful**.*

## V. Frequently Used Foreign Currency Requirements Guideline

Currency	Requirement
<b>AUD</b> (Australian Dollar)	<ul style="list-style-type: none"> <li>• Full Beneficiary Name is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary Account is required</li> <li>• Beneficiary Bank SWIFT BIC including branch identifier is required</li> <li>• Purpose of Payment is required</li> <li>• A <b>6-digit BSB code</b> is needed for payments made inside the Australian local clearing system</li> </ul>
<b>CAD</b> (Canadian Dollar)	<ul style="list-style-type: none"> <li>• Full Beneficiary Name is required</li> <li>• Full Beneficiary Address is required</li> <li>• Beneficiary Account is required</li> <li>• Beneficiary Bank SWIFT BIC is required</li> <li>• When paying CAD to a beneficiary who holds an account with Royal Bank of Canada or the Bank of Nova Scotia, the account number should be 12-digit.</li> <li>• Purpose of Payment is required</li> <li>• Beneficiary Bank's <b>9-digit Clearing Code</b> should be provided for accounts held in Canada: (4-digit Institution Code or Direct Payment Routing Number + 5-digit Branch Transit Code)</li> </ul>
<b>CNY</b> (Chinese Renminbi)	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary Account Number is required</li> <li>• Beneficiary Bank BIC is required</li> <li>• Beneficiary Contact Name and Phone Number</li> <li>• Purpose of Payment is required</li> <li>• Populate one of the following <b>3-letter payment codes</b> in the Purpose of Wire <ul style="list-style-type: none"> <li>- /GDS/: Cross-border goods trade</li> <li>- /SRV/: Cross-border service trade</li> <li>- /CAP/: Cross-border capital trade</li> <li>- /CAC/: Current Account</li> <li>- /FTF/: Bank to Bank Funds Transfer</li> </ul> </li> </ul>
<b>EUR</b> (Euro)	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary <b>IBAN</b> must be provided</li> <li>• Beneficiary Bank BIC is required</li> <li>• Purpose of Payment is required</li> </ul>
<b>GBP</b> (British Pound)	<ul style="list-style-type: none"> <li>• Beneficiary Full Name is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary's 22-digit IBAN is required</li> <li>• Beneficiary Bank BIC (Include sort code for London accounts only) <b>//sort code</b> : "SC" followed by the 6-digit ex. SC123456</li> <li>• Purpose of Payment is required</li> </ul>
<b>HKD</b> (Hong Kong Dollar)	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Account Number is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary Bank BIC is required</li> <li>• Purpose for Payment is required</li> <li>• A <b>3-digit routing code</b></li> </ul>

<p><b>JPY</b> (Japanese Yen)</p>	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Account Number is required</li> <li>• Beneficiary Address is required</li> <li>• beneficiary Bank BIC code is required</li> <li>• Purpose for Payment is required</li> <li>• Amount field does not support decimals</li> <li>• Maximum payment amount between residents through local clearing system, Zengin, is JPY 9,999,999,999. Amounts exceeding this limit need to be split into multiple transactions.</li> </ul>
<p><b>KRW</b> (South Korean Won)</p>	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Account Number is required</li> <li>• Beneficiary Contact Name and Phone Number</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary Bank BIC is required</li> <li>• Detailed Purpose of Payment is required</li> <li>• Amount field does not support decimals</li> <li>• Provide the <b>10-digit Business Registration Number (BRN)</b> if the beneficiary is a corporate entity or enter <b>999999999999</b> if the beneficiary is an individual.</li> <li>• provide <b>5-digit payment code</b>. Please email <a href="mailto:gcm_fxteam@bankofhope.com">gcm_fxteam@bankofhope.com</a> to request the list of KRW Purpose of Payment Codes.</li> </ul>
<p><b>MXN</b> (Mexican Peso)</p>	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Address is required</li> <li>• <b>Beneficiary Account Number (CLABE) must be 18 digits</b></li> <li>• Beneficiary Bank BIC is required</li> <li>• Purpose of Payment is required</li> </ul>
<p><b>NZD</b> (New Zealand Dollar)</p>	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Account number is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary Bank BIC is required</li> <li>• Purpose of Payment is required</li> <li>• A <b>6-digit BSB</b> code (clearing code) is needed for payments made inside the New Zealand local clearing system</li> </ul>
<p><b>SGD</b> (Singapore Dollar)</p>	<ul style="list-style-type: none"> <li>• Beneficiary Name is required</li> <li>• Beneficiary Account Number is required</li> <li>• Beneficiary Address is required</li> <li>• Beneficiary Bank BIC with branch identifier is required</li> <li>• Purpose of Payment is required</li> </ul>

CNY Purpose of Payment Code	Descriptions
/GDS/	<b>Goods Trade:</b> such as sell or purchase for goods, import or export of goods, procurement of goods, Letter of Credit or documentary collection related to goods trade, prepayment of goods, etc.
/SRV/	<b>Service Trade:</b> such as public utility, rent, audit fee, hotel and accommodation fee, legal fee, advertising and promotion fee, copyright and license fee, service contact fee, design fee, research and development fee, registration fee, medical expense, etc.
/CAP/	<b>Capital Account:</b> capital injection, capital reduction, capital payment, investment, shareholder loan, non-trade fund transfer, other capital payments as approved by relevant regulatory authorities.
/CAC/	<b>Current Account</b>
/FTF/	<b>Bank to Bank Funds Transfer</b>