

# ACCOUNT FOR PAYMENT OF WAGES

BASIS FOR NOTIFICATION OF THE ACCOUNT NUMBER

Employer	
Visma client number	Name
<input type="text"/>	<input type="text"/>

Employee		
Social Security No.	Daytime telephone number (including area code)	
<input type="text"/>	<input type="text"/>	
Name		
<input type="text"/>		
Address (including country)		
<input type="text"/>		
E-mail address		
<input type="text"/>		
I would like my wages to be paid into the following account:		
IBAN (or local bank account number)		
<input type="text"/>		
BIC/SWIFT	Bank code	Bank ID
<input type="text"/>	<input type="text"/>	<input type="text"/>
Beneficiary bank's name and address (only for payment outside EU/EES)		
<input type="text"/>		

Signature
Place and date
<input type="text"/>
Signature
<input type="text"/>
Name in block letter
<input type="text"/>

# ACCOUNT FOR PAYMENT OF WAGES

UNDERLAG FÖR ANMÄLAN AV KONTONUMMER

## 1. IBAN – International Bank Account Number

IBAN is a standardised method for interpreting and checking bank account numbers in the EU/EEA.

The full IBAN account number must be given in the account number field headed "IBAN". If it is not known, the beneficiary can contact his/her bank to obtain a correct IBAN. The maximum length is 34 characters. The first two characters identify the country where the account is located. The next two characters are check digits, while the remaining characters are the account number and any clearing code, and blanks.

**NB: Your IBAN must always be written without any spaces or punctuation.**

## 2. BIC/SWIFT address

A BIC/SWIFT address consists of either eight or 11 characters.

For example: DABASESX denotes Danske Bank Sweden.

Characters	Meaning	Example
1 - 4	Abbreviation of bank's name	DABA = Danske Bank
5 - 6	Country code	SE = Sweden
7 - 8	Location	SX = Stockholm
9 - 11	Branch	Required only for certain banks in certain countries

**NB: Your IBAN must always be written without any spaces or punctuation.**

If you provide an IBAN and BIC/SWIFT address, no information is needed in the "Beneficiary bank's name and address" field.

With accounts outside the EU/EEA, some banks do not have their own BIC/SWIFT address but instead use correspondent banks to receive payments. This means that the "BIC/SWIFT" field will contain the code for the correspondent bank. The correspondent bank then needs to know where to forward the money, so it is important for the "Beneficiary bank's name and address" field to be completed.

There may also be banks where the SWIFT address is for head office but payments are to be forwarded to a branch. The "Beneficiary bank's name and address" field needs to be completed so that head office knows where to forward the money.

## 3. Country-specific requirements

Some countries not only require a BIC/SWIFT address but also have other requirements for payments to reach their destination. There may be a need to specify a bank code and bank ID.

The bank code consists of two letters which are to be entered in the "Bank code" field. The bank code is only ever given together with the bank ID, which is always numerical and is to be entered in the "Bank ID" field.

The following are examples of how the bank code and bank ID are constructed in the USA, Australia and Canada, where they are most common:

- The **USA** requires not only a BIC/SWIFT address but also a national clearing code which is specified on invoices as the FW (Fedwire), ABA (American Bankers Association) or routing number. It consists of the bank code (FW) together with nine digits and is written FWxxxxxxxx.
- **Australia** requires both a BIC/SWIFT address and a national clearing code known as the BSB (Bank State Branch) code. It consists of the bank code (AU) together with six digits and is written AUxxxxxx.
- **Canada:** If you receive a nine-digit routing number, this should be entered under "Bank code" as CCxxxxxxxx.

**NB: Your IBAN must always be written without any spaces or punctuation.**

If information is missing or incorrect, there is a risk of payments being delayed or returned. The payer is always responsible for any repayment costs.