



February 2024

# Harnessing the future of cross-border payments

National Bank of Kuwait, February 2024

## VIEW FROM THE TOP

Jane Fraser (CEO)  
is *committed* to making Citi  
The preeminent banking partner  
for institutions with cross-  
border needs

# Cross-Border Payments Landscape

# An evolving ecosystem driven by new technologies and regulations



# Evolving payments landscape

## The wallet is big and growing

The evolution of the global payments landscape is creating new opportunities for both traditional players and disruptors to win customers, develop new solutions, and claim market share. In short, the distribution of the payments pie is changing.

Geopolitical factors, capital market resets, commerce expectations, technological innovation, and societal responsibilities are creating more pronounced sector and regional dynamics as well.

As the landscape continues to evolve at a rapid pace, opportunities for new entrants and traditional providers to target new customers, develop innovative solutions and grow market share will be created, changing the competitive landscape and redistributing the payments pie.

*Typically growing cross-border payments volumes and FX revenue is not a KPI for retail banks. This can result in material revenue opportunities being overlooked (both payment revenue and ancillary revenue opportunities).*

2021  
Global Cross-Border  
Payments Revenues

**USD\$210 BILLION<sup>1</sup>**



2022 - 2026  
Global Cross-Border  
Payments Revenue Growth

**+9% CAGR<sup>1</sup>**

Expected associated  
payments revenue will  
exceed \$3 trillion\* by 2026<sup>1</sup>

# The time is now; What happens if banks do not innovate for their clients?

As the competitive landscape continues to evolve with new entrants, innovative technologies and ever-changing regulations, competitors are shifting their investment from domestic to cross-border and digitization.



## 89%

of banks believe at least 5% of market share will continue to be lost over the next 5 – 10 years<sup>3</sup>



## 73%

of financial sector executives perceive consumer banking as the one most likely to be disrupted by fintech<sup>1</sup>



## 89%

Of SMEs feel underserved by their primary bank<sup>2</sup>



### Banks must digitize

Banks that fail to adjust to the rapidly evolving landscape and increasing competition from new entrants will soon find it is too late to remain relevant in the payments space.



### Loyalty is fading

Evidence<sup>4</sup> has shown that customers are not loyal to their primary bank, they will quickly move to new entrants to access improved services.

## Enable Banks: Citi's Strategy

Citi's strategy focuses on five key areas, allowing us to position suitable solutions to meet our Bank clients' priorities and better service your clients, compete against competitors and unlock revenue growth.

Citi's end-to-end solutions provide the integrated movement of payments and data across the globe to help clients deliver frictionless experiences, digitize and streamline operations, and drive revenue growth.



Richness of  
Payment Methods



Always On and  
Volume Agnostic



End-to-End  
Payment Tracking



Fully Integrated Payment  
and FX Experience



Fully Digital Product  
Offering





# Why the right Partner is key

	Citi	Fintechs
Network ownership	Largely proprietary; ~95% of our cross-border, cross currency payments are processed via our overseas branches - we largely own our network	Leverages Banks and 3 <sup>d</sup> party networks
Branch presence	90	Limited or none; leverages other FIs
Direct connectivity to clearing Schemes	Directly connected to 290+ unique FMI's	Usually limited – participation is often via Banks
Cross-Border ACH & Instant Payments	Yes – via own network	Yes – via other Banks
Client Experience	Consistent and cohesive experience through Citi branches for 95% of the flows and stringent agent banks' and Payments Facilitators' due diligence and onboarding procedures as per regulatory framework	Front end looks good BUT client experience is likely fragmented as managing an extended rented network does not easily lead to consistency. Last mile (traditional) payments still through a local or global bank like Citi
Cross-Border Payments via Wallets	Yes, Multiple including PayPal, Venmo and Alipay.	Varies, not in all cases. Often via own proprietary wallet which can limit reachability.
Reporting & Reconciliation	High quality - key investment area for Citi. Underpinned by common / shared technology and leveraging proprietary network for processing payments	Data quality might vary across currency corridors due to varying partner banks and data standards
Regulation	Highly Regulated	Usually Regulated, but varies between markets (depends on license and jurisdiction)
Has a seat at the table with regulators in each market	Yes, in all markets with branch presence	Unlikely. Not without presence in a country
Counterparty Risk	Low; A bank with financial stability, with CET1 Capital of \$154 billion / ratio of 13.4% and Total Liquidity Resources of \$1 Tn (as of Q1 2023).	Varies
Market Makers (own the FX)	Yes	No, relies on Banks
Industry leadership in the digital currency space	Yes; Citi Token Service and Regulated Liabilities Network	Unknown – may vary. But no evidence of driving industry collaboration
Data Integrity	Consistency of data quality throughout the network in full compliance with EU FTR and other applicable local regulations	Various level of data integrity and quality

# Future of Payments Survey



# Future of Payments Survey

## Why are clients moving from traditional payments providers to innovative banks and fintechs?

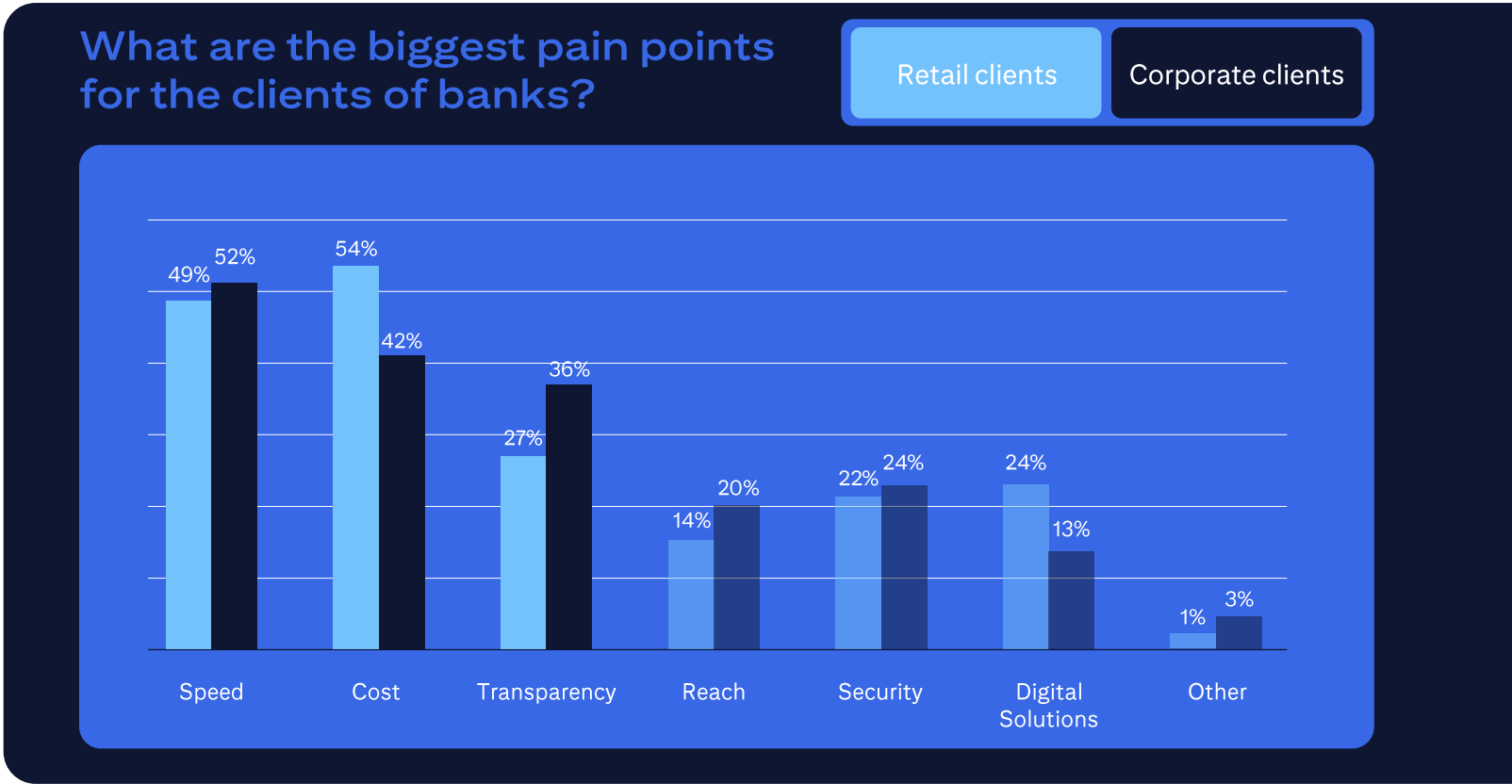
We recently engaged over 100 of our financial institution clients to partner with us on a *Future of Payments* survey to understand their focus areas.

Our results showed 3 key themes:

**Speed. Cost Efficiency. Transparency.**

In order to win in this space, you must enhance their offerings to deliver across these verticals

Our Survey also showed that ~50% of our clients feel that **legacy technology and limited investment** spend make it challenging to execute digital transformation strategies – highlighting that finding the right partner is critical.



# WorldLink: Delivering Speed, Cost Efficiency & Transparency

As the trusted advisor to over 1,500 financial institutions, Citi understands banks' key focus areas for remaining competitive and retaining market share in an ever-changing competitive environment.

Speed

Access faster payment options across Citi's solution suite, designed to offer your customers faster, smarter payment methods.

Cost efficiency

Maximise cost efficiencies through nostro rationalisation and offering full-value transfer payment options, including traditional and alternative payment methods.

Transparency

Leverage solutions that offer improved payment visibility through near-real time tracking for both sender and beneficiary.

SPEED



Same day value dated payment footprint – Wires & ACH



Cross-border instant payments



Near-instant alternative payment methods



API enabled services for real-time experiences

COST EFFICIENCY



Extensive low cost and full value payment footprint



Reducing costs via largest proprietary cross-border ACH and instant payments network



Single point of integration to access extensive FVT Payments into wallets and cards



Global Beneficiary Services – reducing costs of BCNR's

TRANSPARENCY



Citi Payment Insights  
Enhanced end-to-end view of the transaction lifecycle



Global Beneficiary Services  
Payment Tracking for beneficiaries



API-enabled real-time experiences, including live FX Rates

TRUST



Large proprietary network with branches in 90+ markets



290+ direct connectivity to clearing systems



1,500 financial institution clients served



\$4 trillion in payments processed daily



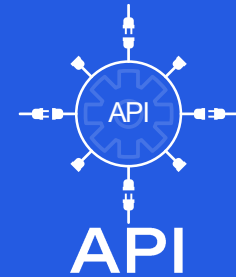
How is Citi enabling  
Banks to grow and retain  
industry leadership?

# Enable Banks via WorldLink

## Swift vs API



WorldLink via SWIFT provides a low touch cross-border payments solution through its market-leading proprietary network and comprehensive Cross-Border Wire and Cross-Border ACH footprint.



WorldLink via API enables a real-time payment experience with full value transfers and near-instant delivery of funds into accounts and digital wallets and via card networks.

# Extend Payment Currencies and FVT Payment Footprint

## WorldLink for Banks via SWIFT MT/ MX

For Treasury, Corporate and Retails Flows



### Wire payments

Via MT and MX

130+

Currencies

180+

Countries

99%

of our cross-border  
ACH bank network is  
Citi branches



### Cross-Border ACH

SWIFT MT only

24

Currencies

31

Countries

94%+


of payment volume  
is processed by Citi  
branches



### Global Beneficiary Services

Payment Tracker Solution





### Payments into Wallets

M-PESA Wallets and Pakistan Wallets  
(SWIFT MT)  
More wallets coming soon via SWIFT MX



### Instant Payments

Coming soon for SWIFT MX

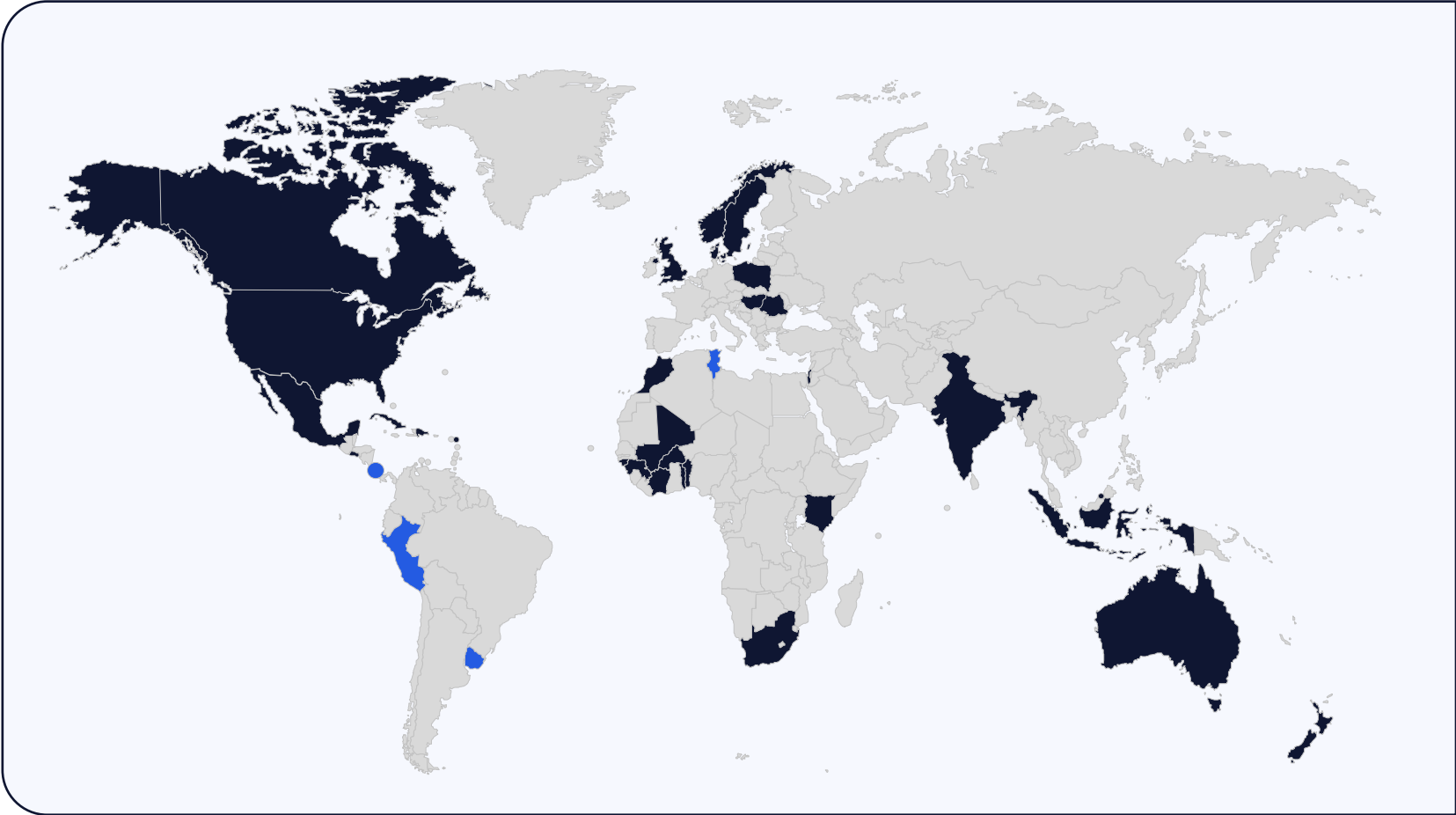
# COST EFFICIENCY

Extensive low cost ACH footprint delivering full value.

We own our Network

ACH Availability Total 37 corridors and 30 currencies			
Australia	AUD	Morocco	MAD
Benin	XOF	New Zealand	NZD
Bulgaria	BGN	Niger	XOF
Burkina Faso	XOF	Norway	NOK
Canada	CAD	Peru	PEN
Costa Rica	CRC	Poland	PLN
Cote D'ivoire	XOF	Romania	RON
Denmark	DKK	Senegal	XOF
Dominican Republic	DOP	Singapore	SGD
Guatemala	GTQ	*South Africa	ZAR
Guinea-Bissau	XOF	Sweden	SEK
Hong Kong	HKD	Togo	XOF
Hungary	HUF	Trinidad and Tobago	TTD
India	INR	Tunisia	TND
Indonesia	IDR	United Kingdom	GBP
Israel	ILS	United States of America	USD
Jamaica	JMD	Uruguay	UYU
Kenya	KES		
Mali	XOF		
Mexico	MXN		

\*South Africa ACH is limited to pension, interest & dividend payments only.



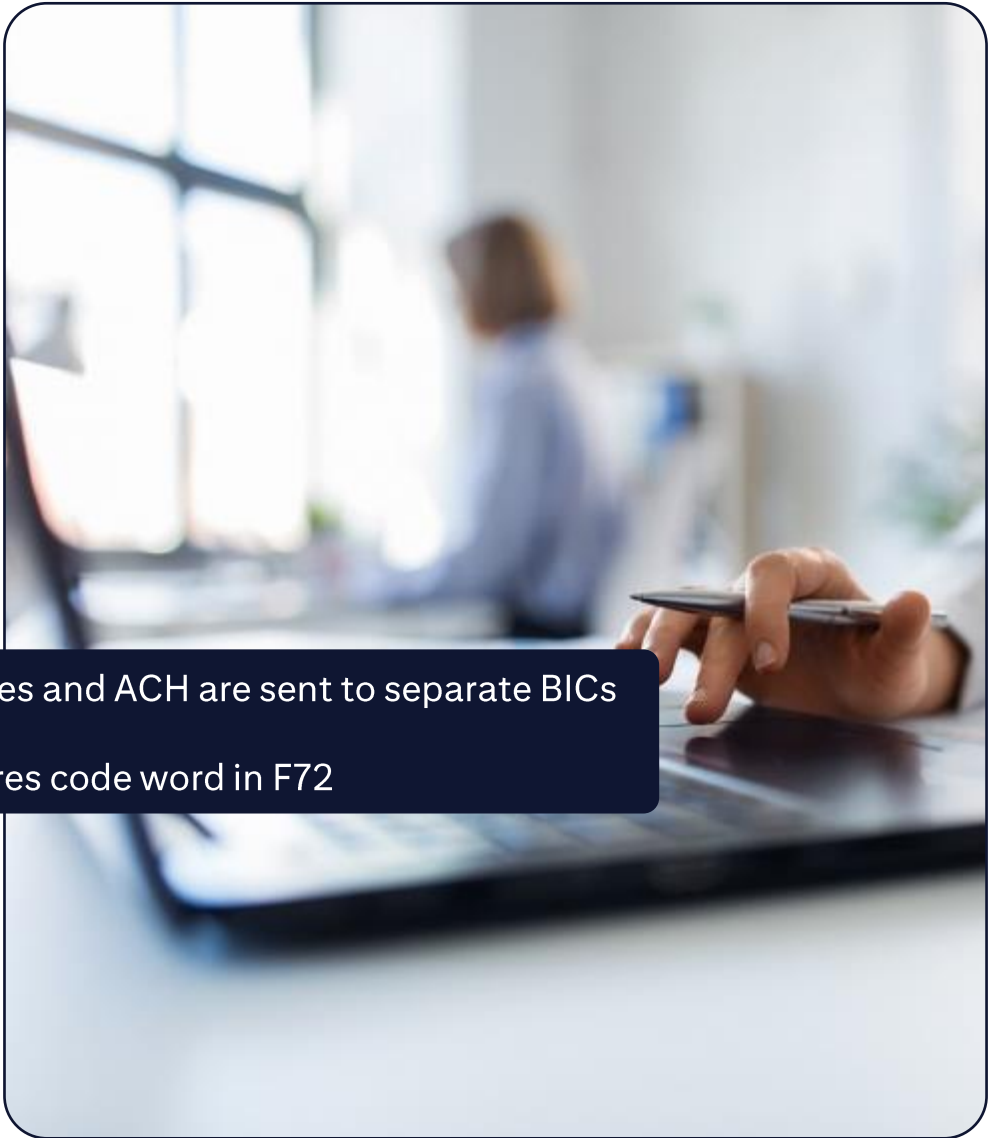
# Payments via Swift

## MT103 Formatting

Please note that there are different formatting requirements for Wires, ACH and payments through Wallets.\*



- SWIFT Wires and ACH are sent to separate BICs
- ACH requires code word in F72



\*Formatting in image is for illustrative purposes, please refer to WorldLink Information Portal for ACH scheme rules and formatting specifications for ACH, Wires and Wallets to confirm payment formatting requirements.



# WorldLink SWIFT MX Roadmap

LIVE

## WorldLink Wires

- MX formatted wires, to 130+currencies and 180+ countries
- Reporting and reconciliation supported via MT format (MT950, MT940 etc)
- Fixed FX Rates and API FX supported

Q3'24

## Alternative Payment Methods Enablement

**Digital Wallets**



B2B and B2C flows only



B2B and B2C flows only



P2P flows only



**Instant Payments**



United Kingdom  
GBP



Singapore  
SGD



India  
INR



Mexico  
MXN



Thailand  
THB



Canada  
CAD

**Card Networks**



B2C and P2P flows only

2025

## Further Planned Developments

- CAMT statements for reporting and reconciliation
- Cross-Border ACH enablement
- Additional Instant Payment corridors and Alternative Payment Methods

# WorldLink via Swift

## Key considerations

**Wires**  
**130+**  
Currencies

**ACH**  
**24**  
Currencies

MT/ MX: Guaranteed rates supported via MT199, email and online via CD

MT/ MX: One BIC per funding currency for delivery of Fixed FX rate sheet

MT/ MX: Option to include multiple funding accounts in each payment instruction

MT/ MX: Wires & ACH (MT only) sent to separate Citi BIC's

MT only: Codeword required in F72 for ACH (ACH not supported via SWIFT MX)

MT/ MX: MT950's and MT940's supported

MT only: MT199 Ack/Nack for ACH only, Nack for Wires

MT/ MX: API FX supported for Wires, not ACH



# *How can API integration unlock efficiencies and differentiate NKB from competition?*



Unlock cost efficiencies and provide full value payments with our full, proprietary, ACH footprint



Integrate with 6 Instant Payment schemes, to deliver full value local currency payments, near instantly and with near-24/7 availability.



Leverage our Alternative Payment methods to deliver full value, local and cross-currency payments, near-instantly into Digital Wallets and via Card networks, often with near 24/7 availability



Maximise efficiencies with self-service solutions



Real time, FX inquiry, Booking and Cancel capabilities, with pre-agreed FX spreads



Real-time API services, including validation and enrichment services (VES)\* to improve STP, reduce returns and prevent FX reversals

# WorldLink for Banks via API

## For Corporate and Retails Flows

WorldLink provides your bank with convenient solutions and flexibility to make cross-border payments at competitive foreign exchange spreads

WorldLink can help your bank to compete in new markets by providing expanded access to new age Alternative Payment Methods and real-time services.  
(Pain.001 format supported only)



Wire Payments

130+  
Currencies

180+  
Countries

94%+  
of payment  
volume is  
processed by  
Citi branches



Cross-Border ACH\*


30  
Currencies

37  
Countries

99%  
of our cross-  
border ACH  
bank network  
is Citi  
branches



Payments into  
Wallets



Payments  
to Cards



Instant  
Payments



Global Beneficiary  
Services



Flexible FX  
Booking



Fixed FX Rates  
Service

Required for Weekend Payments




\*Payments to Niger (XOF) are currently suspended

# Alternative Payment Methods via WorldLink

For corporate and retail flows

WorldLink via CitiConnect for Files (ISO XML v3) and API enables



Full value transfers



Near-instant delivery of funds



Near-24/7 availability

## Instant payments



Cross-border instant payments

Into 6 markets



SGD



THB



GBP



MXN



INR



CAD

## Digital wallets



Cross-border payments into digital wallets

Providing full value, near-instant delivery with near-24/7 availability



Pakistan  
All flows



M-Pesa (KES)  
All flows



Alipay  
P2P only




PayPal  
B2B and B2C  
(P2P not supported)




Venmo  
B2B and B2C  
(P2P not supported)

## Card networks



Cross-border payments into China

Via UnionPay debit cards  
Payments to UPI Debit Cards in Mainland China




Cross-border payments via Mastercard

Into 14 countries

Targeted Q2'24

## Coming soon


XB Instant Payments



IDR

Additional corridors under review...


Digital wallets




bKash  
Banks Fls, P2P

Additional Wallets under review...

Card networks



Mastercard For Fls



Mastercard+ 10 markets

# API – An Enabler for Speed, Cost Efficiency and Transparency

## Unlocking real-time payment experiences

Our cross-border payments API solution is nimble and can adapt to your digital journey

### Authenticate

### FX Rate Inquiry

Returns the FX rates for a currency pair

### Book FX

Books the FX for a currency pair

### Payment Status FX Cancel

Cancel an FX Deal

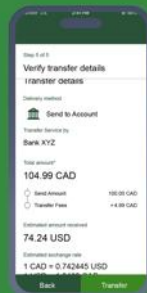
### Validation & Enrichment Services

validate the bene card number/ wallet ID before sending payment

*Coming Soon*

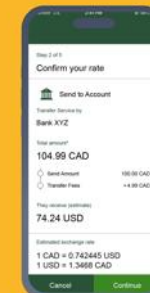
### Validation

Is the payment correctly formatted?



### Payment Initiation

Payment Status Notification PUSH & Payment Status Inquiry PULL



### Payment rules

Enquire required fields to successfully process a payment for a particular country and payment method  
*XML, JSON*

*Coming Soon*



# Unlocking Competitive FX via WorldLink

For Treasury, Corporate and Retails Flows

WorldLink can provide you with convenient embedded solutions and flexibility to make cross-border payments at competitive foreign exchange spreads for desired currencies and markets outside of your own capabilities.



## API FX

Real time FX spreads, using pre-agreed spreads.

*Fixed Rates Service must be set up for weekend rates.*

*Available for payments initiated via SWIFT\* and API*

\*Not available for SWIFT ACH



## Fixed Rates service

FX Rates fixed for 24 hours, with pre-agreed spreads.

Available for payments initiated by SWIFT, Citi Connect for Files and API.



## Passive FX

FX applied at market rate the time of payment receipt using pre-agreed FX spreads. FX rate visible to client post-facto.

Available for payments initiated via SWIFT and Citi Connect for Files.







# Appendix

# WorldLink Capabilities Swift vs File (ISO XML) and API

Swift: Via a bank's existing SWIFT connection to initiate wires, ACH payments and select APMs.

CitiConnect for Files (ISO XML v3) and API: initiate a wider range of payment options and access real-time features.

Supported Formats	MT103 and MX: Pain.001 & Pacs.008	Pain.001 only
Wires	Over 180 Countries Reachable & Over 130 Currencies Supported	
Tertiary Currencies	When sent with charge code OUR, payments in these currencies do not levy any lifting fees	
Supported Formats	SWIFT MT only	Pain.001 only
ACH	24 Currencies Supported 31* countries reachable	30 Currencies Supported 37 countries reachable
Cross-Border Instant Payments		To the UK, Singapore, India, Mexico, Thailand and Canada
Alternative Payment Methods	M-Pesa and Pakistan Wallets only	Cross-Border Payments via Digital Wallets Cross-Border Payments Via Cards
	MT103 and MX: Pain.001 & Pacs.008	Pain.001 only
Reporting	<ul style="list-style-type: none"> <li>MT950 – delivered 01.00am EST</li> <li>MT940 – delivered End of Day</li> <li>STR</li> <li>For MX: Upfront Reject PSR</li> </ul>	PSR; 0,1, 2 – delivered near-real time <ul style="list-style-type: none"> <li>PSR 0: Upfront Payment Validation</li> <li>PSR 1: Payment Processed (POC, FX Bal)</li> <li>PSR 2: Payment Processed (POC) and Payment Returned / Rejected (POR)</li> <li>STR</li> </ul>
FX	Fixed Rates Service, Passive FX, API FX and Weekend Rates	API FX and Weekend Rates
GBS	Enhancing Beneficiary Experience through Global Beneficiary Services	
Coming Soon...	<ul style="list-style-type: none"> <li>Cross-Border Instant Payments and APMs via MX messaging</li> <li>PayPal, Venmo and AliPay via MX messaging</li> <li>Indonesia Instant Payments</li> </ul>	<ul style="list-style-type: none"> <li>Upfront validation for APMs</li> <li>Indonesia Instant Payments</li> </ul>



\*Payments to Niger (XOF) are currently suspended

# SWIFT Go or WorldLink:

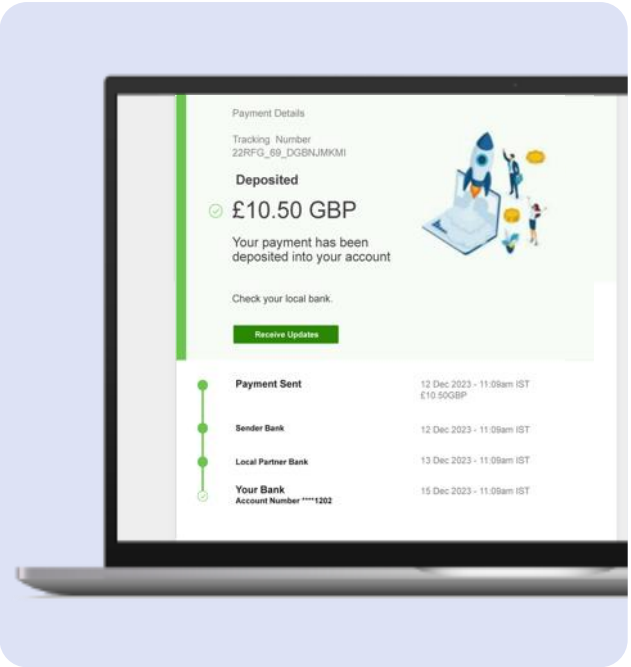
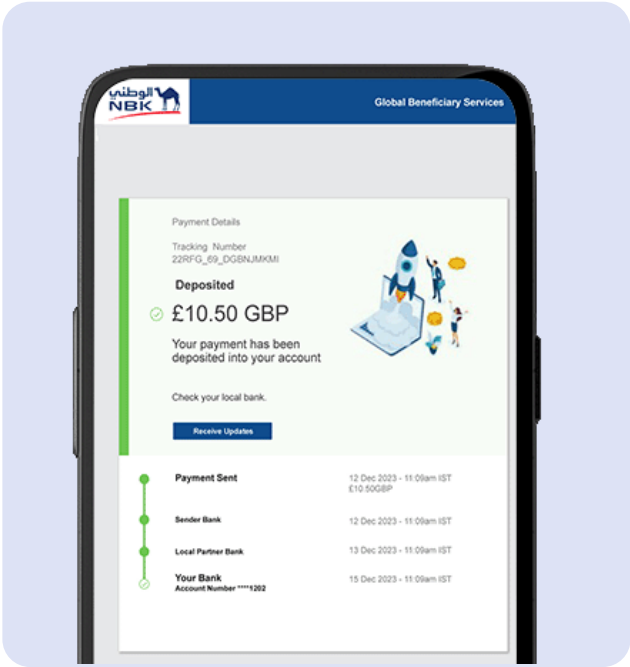
SWIFT Go	WorldLink
Industry solution for single cross-border payments	Citi's flagship institutional cross-border payments solution
Primarily for USD and EUR payments	Over 130 Currencies supported, enabling payments in local currency
Wires only	Wires, ACH, Instant Payments & Alternative Payment Methods
Low value payments – Under 10,000 USDe	Low and high value payments supported Instant Payments & Alternative Payment Methods: Transaction limits apply
Summary: <ul style="list-style-type: none"> <li>• Simple implementation process</li> <li>• Correspondent banking relationship per currency required, which may reduce currency offering due to costs of maintaining these relationships</li> <li>• If SWIFT Go enabled, bank will automatically be reachable for inbound claims, removing ability to claim for OUR charges on incoming flow.</li> <li>• Beneficial for cross-border USD wires to markets outside of the US and EUR wires outside of the EEA.</li> </ul>	Summary: <ul style="list-style-type: none"> <li>• Lengthier implementation process</li> <li>• Greater economies of scale</li> <li>• Access to significantly more currencies and corridors</li> <li>• Leverage Citi's large, proprietary correspondent banking network</li> <li>• Access to a comprehensive suite of payment solutions, including full value ACH payments and Instant Payments &amp; Alternative Payment Methods supporting full value payments, delivered near instantly with often extended availability.</li> </ul>

# Enhanced Beneficiary Experience

## Global Beneficiary Services

Provide transparency and allow your clients' beneficiaries to self-serve and track incoming cross-border payments with Global Beneficiary Services

Enrich your payment ecosystem by providing your clients' beneficiaries with real-time payment notification and tracking.



Improved beneficiary payment experience

Reduced queries

Frictionless onboarding

Real-time tracking<sup>^</sup> and notifications

Payments alerts

Ultimate debtor name delivered to beneficiary\*

Multiple email & phone numbers supported

Supports cross-border wires  
WorldLink cross-border ACH\*

White labelled solution



<sup>^</sup>End2end payment tracking available for cross-border wires

\*Tracking available for WorldLink cross-border ACH up until the payment is handed off to the local clearing scheme

\*Targeted to go-live Q1 2024 (timeline is subject to change)

# Cross-border Alternative Payment Methods comparison

APM	CCY	Reachable countries	Channels Supported	Limits	Maximum Balances Apply	Supported Flows	Delivery speed	Availability
PayPal	19 currencies	~100+ countries	ISO XML v3 API (ISO XML & JSON)	\$10,000 USDe	No	B2B and B2C	Near-instant	Near-24/7
Venmo	USD	USA	ISO XML v3 API (ISO XML & JSON)	\$10,000 USDe	No	B2B and B2C	Near-instant	Near-24/7
AliPay^	CNY	China	ISO XML v3 API (ISO XML & JSON)	Single transaction limit: RMB 50,000 Annual remittance limit: *RMB 600,000 **RMB 300,000	Maximum number of transactions per month apply	P2P	Near-instant	Near 24/7
M-Pesa	KES	Kenya	ISO XML v3 API (ISO XML & JSON)	Transaction and daily: KES 150,000	Yes	P2P, B2B and B2C	30-40 minutes	Mon-Fri market hours
Pakistan (Multiple wallets reachable)	PKR	Pakistan	ISO XML v3 API (ISO XML & JSON)	Varies based on beneficiary account: Daily: Rs.25,000 – 50,000 Monthly: Rs. 40,000 – 80,000 Yearly: Rs. 200,000 – 800,000	Yes	P2P, B2B and B2C	30-40 minutes	Mon-Fri market hours
Mastercard Send	14 currencies	14	ISO XML v3 API (ISO XML & JSON)	B2C: \$50,000 transaction & monthly limit P2P: \$5,000 transaction limit & \$10,000 monthly limit	No	P2P and B2C	Near-instant	Near-24/7

## ^Alipay Footnotes

\*Family support/salary and payments for goods

\*\*Payment for services

Beneficiary can receive up to 10 remittances per month for family support/salary payments

Beneficiaries may be required to provide supporting documentation for remittances that require further reviews by Alipay

# Cross-border instant payments Country comparison

Country	CCY	Clearing scheme / system name	Channels Supported	Clearing scheme limit – LCY equivalent	Amount supported via Citi WorldLink – LCY / USD equivalent	Client segments supported	Purpose of payment code required	Payment to individuals and/or corporates supported	Proxy/ Alias ID Routing available	Payment details supported	Delivery speed	Availability	Ultimate Debtor information supported in file specs and passed to bene bank.	Target date
United Kingdom	GBP	Faster Payments	ISO XML v3 API (ISO XML & JSON) SWIFT	250,000 GBP	25,000 GBP / ~32,500 USD	All	Optional	Both	No	2 x lines	<20mins	18/7	Yes	Live
Singapore	SGD	FAST	ISO XML v3 API (ISO XML & JSON)	200,000 SGD	25,000 SGD / ~18,500 USD	All	Yes	Both	No	2 x lines	<5mins	Near 24/7	Yes	Live
India	INR	IMPS	ISO XML v3 API (ISO XML & JSON)	500,000 INR	200,000 INR / ~2,700 USD	All	Yes	Both	No	^3x lines	<5mins	Near 24/7	Yes	Live
Mexico	MXN	SPEI	ISO XML v3 API (ISO XML & JSON)	Weekdays: No Limit Weekend: Limits vary across banks	250,000 MXN / ~13,500 USD	All	Not Required	Both	No	No	<5mins	21/7 (21:45 – 00:45 local time (3 hours).	Yes	Live
Thailand	THB	Promptpay	ISO XML v3 API (ISO XML & JSON)	49,999 THB for XB payments	49,999 THB / ~1,500 USD	All	Yes	Both	Coming soon	^3 x lines	<5mins	Near 24/7	Yes	Live
Canada	CAD	Interac	ISO XML v3 API (ISO XML & JSON)	25,000 CAD	10,000 CAD / ~7,500 USD	All	Yes	Both (Corporates via account based routing only)	Yes	1 line	<20mins	Mon-Fri 7AM to 9PM	Yes	Live

# WorldLink Information Portal

The WorldLink information portal contains detailed information on payment formatting, any special requirements and cut off times for all payment currencies, and payment methods

Country (Currency)	Funding Currency	Funds Transfer	ACH	Remote Check	Debit Check	SWIFT	Instant Payments	Wire	Card
Albania (ALL)		✓							
Algeria (DZD)		✓							
Andorra (EUR)	✓	SD				✓		✓	
Angola (AOA)		✓							
Anguilla (XCD)		✓							
Antigua (XCD)		✓							
Argentina (ARS)		✓							
Armenia (AMD)		✓							
Australia (AUD)	✓	SD		✓				✓	
Austria (EUR)	✓	SD				✓		✓	
Azerbaijan (AZN)		✓							

Country (Currency)	Funding Currency	Funds Transfer	ACH	Remote Check	Debit Check	SWIFT	Instant Payments	Wire	Card
Albania (ALL)		✓							
Algeria (DZD)		✓							
Andorra (EUR)	✓	SD				✓		✓	
Angola (AOA)		✓							
Anguilla (XCD)		✓							
Antigua (XCD)		✓							
Argentina (ARS)		✓							
Armenia (AMD)		✓							
Australia (AUD)	✓	SD		✓				✓	
Austria (EUR)	✓	SD				✓		✓	
Azerbaijan (AZN)		✓							

**Overview**

International ACH payments are cleared through the local clearing process and are thus required to follow the requirements and regulations of the clearing system within that country. Failure to meet those requirements will result in the payment being rejected. Should you require a copy of the ACH Country File Rules/space please contact your Citi Representative.

**Clearing Limit:** 10,000,000.00

**Earliest Beneficiary Credit:** D+2

**Cut-off time:** 09:00 GMT

**Country Notes:**

- Beneficiary Bank Identifier: 8 digits Bank Branch Code is mandatory.
- Beneficiary Account Number: 8 characters Bene account number is mandatory. Account numbers with longer than 8 digits are allowed depending on your bank sort code.
- Payment Details: No Payment Details supported.

**Decimal Places:** 2

**Item Status:** Live

**Expand All** **Collapse All**

**Channel Availability**

**Other Information for ACH**

- [ACH Investigations](#)
- [Client Contact Information](#)
- [Fee Billing Currencies and Payment Instruction](#)
- [Regulatory & Market Practice](#)
- [Funding](#)





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