



To receive USD and foreign currency payments to a Farmers & Merchants Bank account, provide the remitting party or financial institution with the following set of instructions:

Beneficiary Bank SWIFT BIC:	Beneficiary Financial Institution:
FMLBUS66	Farmers & Merchants Bank
Beneficiary Account Number:	Beneficiary Account Holder Name:
X _____	X _____

Helpful Notes

- ABA/bank routing number is not required:** Only the beneficiary account number and accountholder's name, along with the SWIFT BIC information above is required when sending foreign currency or U.S. dollars to Farmers & Merchants Bank.
- IBAN/Intermediary bank information is not required:** Sending funds using the SWIFT BIC and beneficiary account information in the format above will ensure the most efficient path for processing.
- Message Type 103 (MT103) is required:** MT103s are the only SWIFT message type acceptable for incoming FX payments because they ensure full remitter and beneficiary information are captured.
- Beneficiary U.S. dollar (USD) accounts will have foreign funds converted to USD.

Types of Foreign Currencies (non-USD) That F&M Bank Clients Can Receive:

AED	AUD	BHD	CAD	CHF	CNH
CZK	DKK	EUR	GBP	HKD	HUF
ILS	JOD	JPY	KWD	MAD	MXN
NOK	NZD	PLN	QAR	RON	RUB
SAR	SEK	SGD	THB	TRY	ZAR
EMEA		APAC		Americas	

Compliant Payment Routing

If a remitter is asking for intermediary account instructions, they may be attempting a payment type that violates global compliance standards. **Ensure that FMLBUS66 is the beneficiary bank SWIFT BIC** when sending foreign currency to a Farmers & Merchants Bank client and you can limit your exposure to incorrect and inefficient routing payments.