

**International Wire Transfer Authorization & Agreement**

Member Name: \_\_\_\_\_

**WIRE FEE: \$30.00**

Member Account #: \_\_\_\_\_

Member Telephone: \_\_\_\_\_

Member Email Address: \_\_\_\_\_

USD Amount\*: \_\_\_\_\_

**OR**

Foreign Currency Amount: \_\_\_\_\_

 \*CHECK BOX IF FUNDS ARE TO BE RECEIVED IN USD\* Foreign Currency Type: \_\_\_\_\_

Beneficiary Name\*\*: \_\_\_\_\_

(\*\*see below for additional info needed for business beneficiaries\*\*)

Beneficiary Address: \_\_\_\_\_  
(mandatory)

Country: \_\_\_\_\_ City: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Beneficiary Account # or IBAN: \_\_\_\_\_  
(IBAN mandatory for European countries) USD Account  Foreign Currency Account

Swift/Sort Code: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_  
(required)

Country: \_\_\_\_\_ City: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Reason for Payment/Transfer\*\*: \_\_\_\_\_

Additional Instructions/Reference\*\*\*: \_\_\_\_\_

\*All US\$ wires will be converted to the domestic currency of the foreign country, where possible, unless the BNF account is specifically indicated to be a US\$ account. If you do not want the wire to be converted please check the box.

\*\*Transfers to some countries require a “reason for payment” in the wire details.

\*\*\*Business beneficiaries require the following additional information: Company Phone#, Contact Name, Contact Address, Reason for Payment, Beneficiary Branch Name

Incorrect wiring instructions can result in a loss to your customer if the wire rejects and the rate of exchange has changed. By signing below, you agree to accept this risk.

Member Signature: \_\_\_\_\_ Date/Time: \_\_\_\_\_



## **IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION**

I hereby authorize SRI Federal Credit Union, to transfer funds (a “funds transfer”) as shown on the reverse of this payment order. Please see our current fee schedule for wire transfer fees. Other banks involved in the fund transfer may impose additional charges for which the SRI Federal Credit Union will bear no responsibility.

We may fail to act, or delay in acting on a payment order, without any liability, due to legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or any other circumstances beyond our control. We may also fail to send or delay in sending a payment order, without any liability, if sending the order would violate any guideline, rule, or regulation of any government authority.

We are not liable for consequential, special or exemplary damages or losses of any kind.

You have no right to cancel or amend this payment order once it has been processed. If you request us to cancel or amend it, we may make a reasonable effort, with your written authorization, to act on your request. We are not liable to you if for any reason this payment order is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel this payment order.

If we try to cancel this fund transfer, we do not have to refund your money until we determine that the beneficiary has not received the funds, and that the funds have been returned to us. If we return the funds, the refund may not be equal to the amount of the original payment order due to charges that the other institution may have imposed for returning the funds.

Orders received prior to 12:30 P.M. (PST) will be transmitted the same day. If the request is received after 12:30 P.M., it will be transmitted the following business day. A funds transfer business day will be considered all normal business days of the SRI Federal Credit Union.

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of a beneficiary, we and the other banks may process the payment order based on the account number alone, even though the member may identify a person other than the beneficiary named. If you provide us the name and identifying number of a bank, we and the other banks may process the payment order based on the bank's identifying number alone, even though the number may identify a bank other than the bank name. In these cases, you are still obligated to pay us the amount of the payment order.

FedWire is the funds transfer system of the U.S. Federal Reserve Banks. We or other banks involved, may use FedWire to make the funds transfer. If any part of the funds transfer is carried by FedWire, Regulation J of the U.S. Federal Reserve Board covers your rights and obligations regarding the funds transfer.

When a member issues a payment order, the security procedure involves use of identification methods that may involve photo identification, signature identification, and/or call back verification by the SRI Federal Credit Union.

You authorize the SRI Federal Credit Union to debit your account to pay for the amount of the funds transfer as well as the disclosed fees. We notify you about the funds transfer by listing it on your account statement. You must send us written notice, including a statement of relevant facts, within 14 calendar days, after you receive your statement in which any erroneous debit to your account, or any other discrepancy between your records and ours appears. If you fail to notify us within this 14 days period, we are not liable, or obligated to compensate you for any loss of interest equivalent because of the erroneous debit.

**Member Signature:** \_\_\_\_\_ **Date/Time:** \_\_\_\_\_

# ARE YOU AWARE OF POSSIBLE WIRE FRAUD?

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Yes, you can absolutely be scammed with a wire transfer, as these scams often use wire transfers to defraud victims because the funds are difficult or impossible to recover once sent. Common scams include Business Email Compromise (BEC) where a scammer impersonates a trusted person to request funds, fake check scams where you're asked to send back a portion of a bad check, and romance or family emergency scams. To protect yourself, verify the identity of anyone requesting money, be suspicious of urgent deadlines, never send money to a stranger.

## Common Wire Transfer Scams

- **Fake Checks/Overpayment:**

A scammer sends you a check for more than you are owed and asks you to wire back the difference. The check will eventually bounce, but the wired money is gone.

- **Business Email Compromise (BEC):**

Scammers pose as executives, vendors, or other trusted individuals to trick employees into sending wire transfers to the scammer's account.

- **Romance/Family Emergency:**

A fraudster creates a false emotional connection, then claims to be a loved one in trouble or a romance interest needing money for an urgent situation.

- **Government/Utility Scams:**

Scammers impersonate government officials (like the IRS) or utility company representatives to pressure you into paying an overdue bill via wire transfer.

- **Real Estate Wire Fraud:**

Scammers posing as real estate agents, title companies, or lenders instruct homebuyers to send their closing funds to a different bank account.

To help ensure that you are not being scammed, please initial each of the following statements on the following page. Note that scams come in many different forms and that the scammers are VERY GOOD at what they do. Signing off on the following statement does NOT provide absolute proof that the transaction is not a fraud.

**ALL WIRES ARE FINAL AND ARE AT YOUR RISK OF LOSS!**

## ARE YOU AWARE OF POSSIBLE WIRE FRAUD?

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I, \_\_\_\_\_, am aware that **wires are FINAL and are send at my risk.**

\_\_\_\_\_ I have done business with this company before.

\_\_\_\_\_ If you haven't done business with this company before, how do you know it is a legitimate business? \_\_\_\_\_

\_\_\_\_\_ It is a real estate transaction, and I have the wire information directly from the escrow company.

\_\_\_\_\_ I have done research on this company and am 100% certain it is legit.

\_\_\_\_\_ I have met in person with employees of the company.

\_\_\_\_\_ There are no misspellings or odd phrasing in any communication (emails, etc.).

\_\_\_\_\_ I have directly dialed a phone number to the person I am doing business with.

\_\_\_\_\_ There is no pushy behavior **or urgency to this transaction.**

\_\_\_\_\_ I have looked up a phone number for the company on the internet and called that number for verification. Phone number: \_\_\_\_\_

\_\_\_\_\_ The web page that the phone number was on appears to be a legit business.

\_\_\_\_\_ No one has asked me to stay on the phone with them while I complete the transactions.

\_\_\_\_\_ No gift cards or Crypto currency are involved in the transaction.

\_\_\_\_\_ No use of common scammer phrases like: "**Act now**" or "**Final warning**". Other flags are "**Your account has been suspended**" or claiming to be **government officials** including IRA agents, law enforcement, or NCUA auditors.

\_\_\_\_\_ I have not been asked to forward money for others with any form of commission for myself.

\_\_\_\_\_ The wire instructions have not been changed at the last minute.

\_\_\_\_\_ I have not been instructed to "**not tell anyone in the credit union**" nor have I been provided with **a cover story** to tell the credit union staff.

\_\_\_\_\_ I understand that **WIRE TRANSFERS ARE FINAL AND CAN NOT BE RECOVERED!**

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Member's signature