



1.0 SCOPE OF THIS SOP

Sections:

- A. Maintenance of banking details
- A. Payments
- B. Cash & Cheques Deposits
- C. Quality Assurance

Not in Scope:

Operation of Petty Cash accounts (Cash Journals) – BFMS SOP 110

Appointment of Bank Signatories – BFMS SOP 123

Bank Reconciliation – BFMS SOP 108

2.0 REFERENCES IN CONJUNCTION WITH THIS SOP

Financial Regulations and Rules of the UN

ST/SGB/ 2003/7-ST/SGBI/188/1982

Umoja Job Aid Guides

3.0 ROLES INVOLVED IN THIS SOP

Bank signatories (Umoja TR.02)

Cashiers (Umoja TR.03)

Bank details maintainers (Umoja BP.02 and BP.06)

Section A: Maintenance of banking details

1. When ESS is activated, staff will be responsible for the input of their own banking details. Until ESS is activated, all requests to input or amend banking details are to be submitted via iNeed or by using the appropriate Annex to this SOP (sent to Treasury Services Unit (TSU), UNON: treasury@unon.org).
2. All fields must be correctly filled and, where necessary, accompanied by supporting documentation. If the payee bank is not already included in the Umoja Master Data Directory, there may be a delay in payment.



3. If the payee bank is not already included in the Umoja Master Data Directory, there may be a delay in payment as UNHQ Umoja Master Data Maintainers must update the Master Data.

Note: All banking details forms (Annexes A to D) are available on the UNON intranet.

Staff Members:

4. Staff members should complete the Salary Distribution form (International) or Salary Distribution form (Local) for salary distribution and/or addition/amendment of bank account details (Annex A-1 and Annex A-2).
5. On initial appointment, staff members may request an advance of salary using Funds Transfer Request form (Annex B). This application must be signed and approved by HRMS.
6. Requests to TSU, UNON for changes to salary distributions are restricted to twice a year.

Third Parties:

7. The appropriate request form is initiated by substantive office in UNON, UNEP and UN-Habitat (Annex C). The completed form must be certified by FMO/PMO in UNON/UN-Habitat and submitted to TSU, UNON, together with copy of the signed agreement (Note: to be scanned and sent by email to treasury@unon.org).
8. In the event that bank accounts details provided on the form do not agree with account details as per the agreement, written explanation and, where necessary, renewed agreements will be required.

Vendors:

9. The vendor is responsible for accurate completion of the Vendor Banking Details Form (Annex D) and submission to UNON Procurement Section, which will verify the vendor's details prior to onward transmission to TSU, UNON.
10. Unless contracts are renewed, vendors are not allowed to change bank account after a contract is issued/ signed.

Consultants & Individual Contractors (CICs):

11. CICs must use the Funds Transfer Request form (Annex B) to input or amend bank account details and submit the form directly to the substantive/recruiting office. The form must be approved and certified by two officers from the substantive office that recruited the consultant.



12. It is the responsibility of the CIC to provide full and accurate information (e.g. IBAN, Tax Codes, Bank Address etc.). If CICs cannot provide full & accurate information on the form, a Voided Cheque/Bank Statement/Bank letter may be required by TSU, UNON to ensure correct bank details are selected/ input in the Umoja banking system.
13. Forms and any supporting documentation should be submitted to treasury@unon.org.

Note: Payments can only be made to bank accounts with the same name as the CIC. It is not possible to make payments to companies or other persons/organizations on the CIC's behalf. CICs can only have one account in Umoja at any one time.

Meeting Participants

14. Substantive offices need to fill in the HR mini master for each meeting participant (Annex E). A scanned copy of the form is to be sent to UNON HR and copied to TSU, UNON for update of banking instructions. The form must be signed by the beneficiary and the HR mini master administrator.
15. It is the responsibility of the meeting participant to provide full and accurate information (e.g. IBAN, Tax Codes, Bank Address etc.). If meeting participants cannot provide full & accurate information on the form, a Voided Cheque/Bank Statement/Bank letter may be required by TSU, UNON to ensure correct bank details are selected/input in the Umoja banking system.

Section B: Payments

Local & Non Local payments - EFT's

16. Payable documents will be picked for disbursement within 48 hours of approval by Accounts Payable.
17. In Umoja, there is an automated payment run/proposal every day. This will pick all payables documents that have been approved. No manual payment run will be authorized unless exceptional circumstances demand.
18. Payables will be either paid or released for other house banks cashiers to pay within 48 hours, unless the payable document goes into exception (i.e. document has errors that need to be corrected): in which case it will normally take up to a week for the substantive offices to fix and pay.

Note: Errors can arise from incorrect payment method in the payable document, incorrect currency, cash insufficiency and many other reasons.



19. UNON cashiers can only make payments from the following House Banks:

- Kenya: KES & USD
- Panama: USD only
- Brazil: BRL only
- Sri Lanka: LKR only
- Bahrain: BHD only
- Jamaica: Cheque only

Note: Payments from other House Banks are processed by different cashiers around the world – TSU, UNON does regularly follow up on such payment but cannot control any delay caused by other entities.

20. Requesting offices can check if payments are made by checking the payment status of their payable documents in Umoja and contacting UNON Accounts Payable Unit for further advice. When contacting UNON, requesting offices must provide the payable document number and ensure their document has been approved for payment and that cash is available in the Grant.

Cheque payments:

21. Approval must be sought from Accounts Section before payment method 'cheque' is selected on a payable document. If authorized, Treasury Services Unit will prepare cheques for collection and notify collection time to the individual.
22. Cheque numbers will be allocated by the Umoja System and no cheques can be issued without payable documents being fully processed and a cheque number being allocated.
23. To ensure sufficient time for processing payable documents and obtaining signatures of two Bank Signatories, a minimum of three working days notice of requirement should be given by the requesting office.

Remittance advices:

24. Umoja does not allow for the reproduction/reprinting of remittance advices, which are generated automatically and sent to the BP contact details registered in the system.

Note: If no contact details are registered under the BP, no remittance advices will be generated and sent. It is advisable therefore that offices ensure there is always valid contact details against their BPs. Only the Umoja data maintenance team can add contact details in the system.



Returned/Rejected/Delayed payments:

25. If payment is returned or rejected by the bank, repayment can only be made once the funds are credited back to the UN House Bank from which payment was made and posted in Umoja to the Rejected Payments General Ledger Account.
26. Some payments can be held by a House Bank, the intermediary bank or the beneficiary bank due to many reasons (e.g. potential sanction breach, missing information, etc). In such cases, additional details would be required and must be supplied by the payee or requesting Office.
27. The above measures will always result in delay in releasing the payments to the end beneficiary. This delay can vary from few days to weeks depending on many factors. TSU, UNON cannot be held liable for such delay although regular follow ups will take place to assist with recoveries and repayments.

Note: Due to Data Protection constraints, TSU, UNON is not allowed to maintain its own database of personal details (passport numbers etc.). For this reason, payees may be requested to provide the same information every time a payment is withheld or rejected.

Cash payments

28. Cash payments from TSU, UNON will only be available upon exceptional approval by Chief of Accounts Section and normally in the event of Business Continuity measures being implemented by UNON Security Section.

Section C: Cash and Cheque Deposits

29. With effect from 1st May 2016, TSU, UNON no longer receives cash or cheque deposits in the Cash Office. All deposits in Gigiri are to be made directly in the Standard Chartered bank branch in the UN compound using the special UNON deposit slips.

Section D: Quality Assurance Requirements

30. The key Quality Assurance (QA) Requirements are as follows:
 - a. Bank Details. A monthly review of the Treasury email inbox is to be undertaken to ensure all requests received for Banking Details entry/amendments are dealt with promptly and a sample of all entries is to be certified by the Operations Manager to check for accuracy.



- b. Payments. On a daily basis, all open payable items are to be downloaded, so as to release the assigned items and review all those in exception. Reviews of the daily lists are to be undertaken jointly by FSU and TSU teams and agreement reached on action required.
- c. Undertake aging analysis of Returned/Rejected/delayed payments on monthly basis and report on progress in the Monthly Management Report.
- d. Cheques: Review of all uncollected cheques is to be done on a monthly basis, to reduce the number of 'stale cheques' and minimize accounting reversals.
- e. A full review of all TSU-related SOPs, Desktop Instructions, Job Aids and Umoja Reports is to be undertaken by TSU Management on a quarterly basis and Stakeholders are to be notified of any relevant changes.

Annexes:

Annex A - 1: Salary Distribution Form (International)

Annex A – 2: Salary Distribution Form (Local)

Annex B: Funds Transfer Request Form

Annex C: Third Party Banking Details Form- Separate document on UNON Applications Portal

Annex D: Vendors Banking Details Form

Annex E: HR Minimaster Form

UNITED NATIONS  NATIONS UNIES
SALARY DISTRIBUTION REQUEST FORM

**Annex A-1 to
BFMS SOP105**

INTERNATIONALLY RECRUITED STAFF

(Please type or print)

Note: This form must be submitted on or before the 10th of each month for it to be effected for the same month's payroll

Before completing, please read the attached instructions carefully. Please return the form to UNON Treasury / Cash Office, room V246.

Please note that (1) Instructions for UNFCU share deductions (see next page) should be given to the Payroll Unit and
(2) The salary distribution can be changed only once every six months.

Staff member

Name: _____
(Last name)
(First name)
(Initial)

Index Number: _____ Email: _____ Duty station: _____
(Office)
(City)
(Country)

I hereby request the following currency distribution for payment of my salary and allowances:

- This is a new payment instruction.
- This is an amendment to my previous instruction. Effective date: _____
- The bank account in my previous instruction has been closed. (Day) (Month) (Year)
- Please expire my old bank account record.

Local duty station portion: (Paid in local currency or in US dollars)
Percentage or amount:
Account title/Name:
Name of bank:
Address of bank:
Bank ID number:
Account number:
Currency of payment:
Currency of bank account:

Non-local portion (only for internationally recruited staff members): (Paid in a currency of your choice - see instruction #3)
Percentage or amount:
Account title/Name: (See instruction #1)
Name of bank:
Address of bank:
Bank ID number: (See instruction #2)
Account number:
Currency of payment: (See instruction #3)
Currency of bank account:
Type of account: <input type="checkbox"/> Checking (Must be completed if your bank account is in the United States) (See instruction #4) or <input type="checkbox"/> Savings
Routing instructions: (See instruction #5)

Signature of staff member: _____ Date: _____

Name and signature of Finance/Administrative Officer: _____ Date: _____

TO BE SUBMITTED TO PAYROLL UNIT, ROOM W327

A/C _____

UNITED NATIONS FEDERAL CREDIT UNION

PM. DC 300

Name (PRINT) _____

A. PAYROLL AUTHORIZATION

In accordance with the provisions of the Staff Rule 103.18 (b) (iii), I hereby authorize the UNON Payroll Unit to deduct an amount of US\$ _____ each month from my salary entitlements for remittance to the United Nations Federal Credit Union until further notice.

Signature _____

B. DEDUCTIONS FROM FINAL ENTITLEMENTS

In accordance with the provisions of Staff Rule 103.18 (b) (iii), I hereby authorize the UNON Payroll Unit to deduct from all or part of my final entitlements any monies that may be necessary to satisfy the payment in full or any loan balance and interest due to the United Nations Federal Credit Union in the event that I shall cease to be employed before such loan balance is paid in full.

Signature _____

UNFCU.8 (4-7)

UNITED NATIONS  NATIONS UNIES
SALARY DISTRIBUTION REQUEST FORM –

**Annex A-2 to
BFMS SOP 105**

LOCALLY RECRUITED STAFF

(Please type or print)

Note: This form must be submitted on or before the 10th of each month for it to be effected for the same month's payroll

Before completing, please read the attached instructions carefully. Please return the form to UNON Treasury / Cash Office, room V246.

Please note that (1) Instructions for UNFCU share deductions (see next page) should be given to the Payroll Unit and (2) The salary distribution can be changed only once every six months.

Staff member

Name: _____
(Last name) (First name) (Initial)

Index Number: _____ Email: _____ Duty station: _____
(Office) (City) (Country)

I hereby request the following distribution for payment of my salary and allowances:

- This is a new payment instruction.
- This is an amendment to my previous instruction. Effective date: _____
- The bank account in my previous instruction has been closed. (Day) (Month) (Year)
- Please expire my old bank account record.

Portion 1: (Paid in KES)
Percentage (in multiples of 5) or fixed amount: _____
Account title/Name: _____
Name of bank: _____
Address of bank: _____
Bank ID number: _____
Account number: _____
<i>If the bank account is located outside Kenya complete the following information. Please note that bank charges and other costs arising from currency conversion will be borne by the staff member:</i>
Type of a/c: <input type="checkbox"/> Checking (Must be completed if your or <input type="checkbox"/> Savings bank account is in the USA)
Routing instructions: _____

Portion 2: (Paid in KES)
Percentage (in multiples of 5) or fixed amount: _____
Account title/Name: _____ (See instruction #1)
Name of bank: _____
Address of bank: _____
Bank ID number: _____ (See instruction #2)
Account number: _____
<i>If the bank account is located outside Kenya complete the following information. Please note that bank charges and other costs arising from currency conversion will be borne by the staff member:</i>
Type of a/c: <input type="checkbox"/> Checking (Must be completed if your or <input type="checkbox"/> Savings bank account is in the USA)
Routing instructions: _____ (See instruction #4)

Signature of staff member: _____ Date : _____

Name and signature of Finance/Administrative Officer: _____ Date : _____

TO BE SUBMITTED TO PAYROLL UNIT, ROOM W327

UNITED NATIONS FEDERAL CREDIT UNION

A/C _____

PM. DC 300

Name (PRINT) _____

C. PAYROLL AUTHORIZATION

In accordance with the provisions of the Staff Rule 103.18 (b) (iii), I hereby authorize the UNON Payroll Unit to deduct an amount of US\$ _____ each month from my salary entitlements for remittance to the United Nations Federal Credit Union until further notice.

Signature _____

D. DEDUCTIONS FROM FINAL ENTITLEMENTS

In accordance with the provisions of Staff Rule 103.18 (b) (iii), I hereby authorize the UNON Payroll Unit to deduct from all or part of my final entitlements any monies that may be necessary to satisfy the payment in full or any loan balance and interest due to the United Nations Federal Credit Union in the event that I shall cease to be employed before such loan balance is paid in full.

Signature _____

UNFCU.8 (4-7)

Instructions for completing the Salary Distribution Form

#1. Bank Account Title

Please note that salary payments will be made only to the bank account that bears the name of the staff member. If you wish to receive salary payments from the United Nations, you must have a bank account in your name or a joint account of you and only one more person. The salary payment cannot be made to the account of your spouse if the account does not include your name.

#2. Bank ID number and account number

Please provide either SWIFT address or a domestic routing number (if available)

SWIFT address	8 or 11 digit number identifying bank and branch
United States	ABA routing number (9-digit number on lower left corner of personal cheque)
Australia	BSB Number (3 digits + 3 digits) + Account Number
Austria	BLZ Number (5 digits) + Account Number
Belgium	Account Number (3 digits + 7 digits + 2 digits)
Canada	Transit Number (5 digits + 3 digits) + Account Number
Denmark	Bank Number (4 digits) + Account Number (5~10 digits)
Finland	Bank Number (6 digits) + Account Number
France check (2 digits)	Bank Nr (5 digits) + Branch Nr (5 digits) + Account Nr (11 digits) +
Germany	BLZ Number (8 digits) + Account Number
Ireland	Sort Code (6 digits) + Account Number (8 digits)
Italy	Bank Number (5 digits) + Branch Number (5 digits) + Account Number
Netherlands	Account Number (2 digits + 2 digits + 2 digits + 3 digits) (except Postbank)
Norway	Account Number (4 digits + 2 digits + 5 digits)
Poland	Bank Number (4 digits + 4 digits) + Account Number
Portugal	Bank Number (4 digits) + Branch Number (4 digits) + Account Number
Russian Fed.	Bank Number (8 digits) + Account Number
Spain Account Number	Bank Number (4 digits) + Branch Number (4 digits) + check (1-2 digits) +
Sweden	Bank Number (4 digits) + Account Number
Switzerland	Bank Number (5 digits) + Account Number
United Kingdom	Sort Code (6 digits) + Account Number.

#3. Currency of Payments

All salary payments (apart from UNFCU share deductions) will be done in Kenya Shillings. If you instruct UNON to transfer funds into an account held in a currency other than Kenya Shillings, UNON will not pay any bank charges or costs arising from currency conversions.

#4. Routing Instructions (if you request for payments into your account outside Kenya)

If your bank account is not in Kenya, UNON will make cross-border payments. Cross-border payments are routed through an intermediary bank or intermediary banks. To avoid errors, delays or expensive bank fees, it is recommended that you contact your bank to check whether there is a preferred method of receiving payments in a different currency to your bank account. Please ascertain the name of the correspondent bank of your own bank. Identification of your bank's correspondent bank may be helpful in routing your payment accurately, timely with minimum intermediary bank charges. While the routing instruction is not a requirement to complete the form, we recommend that you provide us a routing instruction as clearly as possible after obtaining guidance from your bank.



UNITED NATIONS OFFICE AT NAIROBI

مكتب الأمم المتحدة في نيروبي • 联合国内罗毕办事处 • OFFICE DES NATIONS UNIES A NAIROBI
ОТДЕЛЕНИЕ ОРГАНИЗАЦИИ ОБЪЕДИНЕННЫХ НАЦИЙ В НАЙРОБИ • OFICINA DE LAS NACIONES UNIDAS EN NAIROBI

Annex B to
BFMS SOP 105

FUNDS TRANSFER REQUEST FORM

(for non-payroll payments)

This form must be completed **in duplicate** and returned to Human Resources Management Service (for Staff Members and Consultants if initial appointment/recruitment) or Substantive Division (for other Non-Staff) or to treasury Unit (for changes to existing bank account information). You may wish to attach a cancelled cheque (or a copy of an account statement) to enable verification of banking details. The Personnel/ Administrative Officer will verify the signature of the payee and forward one copy of this form to UNON Treasury (Cashiers Office). The payee may bring this form in person to UNON Treasury (Cashiers Office), Block W Room W-313, e-mail to treasury@unon.org.or fax to +254 020 7623614.

I hereby request that my payment due from the United Nations be made to my bank account:

PAYEE NAME:		
(Last Name)	(First Name)	(Middle Initial)
IMIS PAYEE ID (INDEX NUMBER):		
BANK NAME:		
BANK BRANCH ID/NUMBER:		
SWIFT/SORT CODE:		
BANK STREET ADDRESS/P.O. BOX NO.		
CITY/STATE/PROVINCE:		
POSTAL CODE:	COUNTRY:	
BANK ACCOUNT NUMBER:		
CURRENCY OF THE BANK ACCOUNT:		
FURTHER ROUTING INSTRUCTIONS:		
TYPE OF ACCOUNT (Select one of the following only for a bank account in the USA):		
<input type="checkbox"/> Checking Account	OR	<input type="checkbox"/> Savings Account
SIGNATURE OF PAYEE		DATE
NAME AND SIGNATURE OF PERSONNEL/ADMINISTRATIVE OFFICER		DATE

SUPPLIER REGISTRATION FORM

Annex D to
BFMS SOP 105

Section 1: General Information

1. Name of Company:	
2. Street Address: Postal Code: City: Country:	3. Mailing Address: P.O. Box
4. Tel:	5. Email:
6. Fax:	7. Website address:
8. Full Legal Name of Company	

Section 2: Banking Details

9. Bank Name:	Swift/BIC Address:
Address & Branch:	Iban:
10. Bank Account Number:	Account Name:
11. Currency:	

Certification

12. The undersigned warrant that the information provided in this form is correct and in the event of changes details will be provided as soon as possible.	
Name: -----	Functional Title: -----
Signature: -----	Date: -----



HR MINI MASTER REGISTRATION FORM

NOTE: This form is to be used by non-staff individuals including meeting participants and staff administered by other agencies.

Instructions:

1. Please answer each field completely. Note **BOLD** fields are Mandatory. TYPE or PRINT in dark ink.
2. Please attach one of the following official supporting documents: copy of passport, copy of birth certificate, copy of state ID.

Part A – General Data

Title (Mr./Mrs./etc):

First Name (as in Government ID):

Middle Name (as in Government ID):

Last Name (as in Government ID):

Have you worked with the UN in the past?

Yes
No

**If yes, please
provide Index
Number**

Date of Birth (dd/mm/yyyy):

Place of Birth (Country):

(City):

Gender:

Male Female

Nationality:

Email Address:

Telephone Number:

Address:

(City)

(Zip Code)

(Country)

ID Number: (Passport or other)

ID Date of Issue (mm/dd/yyyy):

ID Valid to date

ID Place of Issue:

ID Country of Issue:

Tax ID Number:

Tax ID Date of Issue (mm/dd/yyyy):

**Tax ID Valid to
date**

Tax ID Issuing Authority:

Tax ID Country of Issue:



Part B – Banking Data

Account Title: _____ (Refer #1)
 Currency of payment: _____ (Refer #2)
 Name of Bank: _____
 Address of Bank: _____

 _____ (City) (Zip Code) (Country) _____
 Bank ID number: _____ (Refer #3)
 Account # or IBAN: _____
 Currency of Account: _____
 Type of Account: Checking OR Savings (Refer #4)
 Routing Instructions _____ (Refer #5)

Part C – Certification by Non Staff/External Individual

Full Name: _____
 By checking this box I certify that the above information is accurate: Date (mm/dd/yyyy): _____

Part D – To be filled by HR Mini Master Administrator

Personnel Subarea (Duty Station) of engagement/meeting: _____
 Personnel Area (Country) of engagement/meeting: _____
 Effective date (dd/mm/yyyy): _____
 Name & Signature (HR Mini Master Administrator) _____
 Date (mm/dd/yyyy): _____

**INSTRUCTIONS TO FILL IN THE HR MINI MASTER REGISTRATION FORM****#1 BANK ACCOUNT TITLE**

You should have an account in your name or a joint account maintained by yourself and no more than one other person. Please note that deposits will not be made to bank accounts without the name of the staff member.

#2 CURRENCY OF PAYMENTS**If you wish to receive your salary payments in US dollars into an account in the USA**

- Accounts at banks in the USA. If your bank is a member of ACH network, the full amount will be credited into your bank account without a deduction of bank charges.
- Please obtain the ABA routing number of your bank. The ABA routing number may be obtained from your personal cheque. It is the first nine-digit number at the bottom left corner of your personal cheque. You may wish to send us a copy of your voided cheque for verification of the ABA routing number.
- Accounts at non-bank financial institutions in the USA A few staff members have asked us to transfer payments into their accounts at non-bank financial institutions such as investment firms or brokerage houses. The United Nations may make payments to non-bank financial institutions. It is the responsibility of a staff member to provide complete and unambiguous payment instructions. Please note that there are two types of payments: ACH payments (direct deposits) and wire transfers. Some non-bank institutions may have different ABA routing numbers for ACH and wire transfers. Please obtain complete payment instructions from your financial institution

If you wish to receive your separation payments in US dollars into an account outside of USA

- If you are entitled to, separation payments denominated in US dollars may be transferred to bank accounts outside of USA. US dollar payments are currently made from JP Morgan Chase Bank, New York. Cross-border payments are routed through an intermediary bank or intermediary banks. To avoid errors, delays, or expensive bank fees, it is recommended to contact your bank to find out if there is a preferred method for sending US dollar payments to your bank account. Identification of the correspondent bank in the USA of your own bank is helpful to route your payment accurately with minimum intermediary bank charges. Please refer #6 for routing instructions.
- (Currency conversion) If your bank account is not in US dollars, US dollar payments may be converted automatically into the local currency by receiving banks. Unfavorable exchange rates may be applied that are different from the UN exchange rates. Please consult your local bank regarding their procedures and charges.
- (Bank charges) While JP Morgan Chase Bank, New York does not deduct any bank charges, your bank or intermediary banks may deduct service fees from incoming remittances. Please note that the United Nations does not reimburse bank fees deducted by your bank or by intermediary banks.

**If you wish to receive your salary payments in a currency other than US dollars**

- UNHQ Treasury makes separation payments in currencies other than US dollars. Presently payments in the following currencies are made in the respective countries. You should have a bank account in a country of your designated currency.
- EUR (Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal and Spain), AUD (Australia), CAD (Canada), CHF (Switzerland), DKK (Denmark), GBP (UK), INR (India), JPY (Japan), NZD (New Zealand), NOK (Norway), SEK (Sweden)
- UN official rates of exchange will be applied to calculate your payment if you designate any currency other than US dollars for payment. Please note that separation payments in currencies not listed above may be made through other UN Agencies at other duty stations. Details may be obtained from the Payroll Section, UNHQ.

#3 BANK ID NUMBER AND ACCOUNT NUMBER

It is the responsibility of the staff member to provide us with complete and unambiguous payment instructions. For cross-border payments, you may wish to include the BIC code (SWIFT number) of your bank.

Since the introduction of euro, many European banks have adopted IBAN as a new standard format to indicate the account numbers.

IBAN (International Bank Account Number)

#4 TYPE OF ACCOUNT (necessary if you wish to receive US dollar payments into an account in USA)

For purpose of processing direct deposits (ACH payments), bank accounts in the USA are classified either as checking or savings. If you wish to receive your salary payments to an account in the USA, please find out from your financial institution the type of your account for purpose of receiving direct deposits (ACH payments).

#5 ROUTING INSTRUCTIONS (if you wish to receive US dollar payments into an account outside USA)

The United Nations will make cross-border payments to send US dollar payments into your bank accounts outside of USA. Providing us complete and unambiguous payment routing information will help us to make your payments on time with minimum bank charges. While this information is not a requirement to complete the form, we recommend that you supply this information after obtaining guidance from your bank. It may be helpful for your banker to note that the United Nations makes US dollar payments from JP Morgan Chase Bank, New York. Please find out from your bank the name of the correspondent bank of your bank in the USA. The routing instruction should be as specific as possible to minimize fees.