

Wire Virtual Account Number

Improve customer experience and avoid returned wires when sending funds to Circle.[Suggest Edits](#)

Circle's Virtual Account Number is a unique bank account number assigned to customers. Customers use this number each time they send a wire to Circle, allowing Circle to attribute incoming funds accordingly. Compared to previous methods, this improves the customer experience and reduces incidents of wires returned due to missing reference IDs.

Virtual Account Numbers

Circle manages a single omnibus account number for receiving all wire payments. The way Circle identifies funds and assigns them to you is through the use of a Virtual Account Number. This unique number enables us to properly attribute those wired funds to you.

Each linked fiat account is assigned a unique Virtual Account Number. Any incoming wire payment funds are attributed to the customer wallet based on the related Virtual Account Number.

Benefits of Virtual Account Number

When customers use Virtual Account Number to make a local Wire Payment or Internal SWIFT transfer, they do not have to quote a tracking reference in the payment instruction. This eliminates one of the most common reasons for wire returns (missing or incorrect tracking reference in the incoming wire) and thereby improves the wire payment experience and success rate.

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Payments supported by Virtual Account Number

All Domestic and International wire transfers (i.e. SWIFT payment) are supported by Virtual Account Number.

Affected endpoints

There is no impact to the existing API schemas. Instead we change the underlying field value `beneficiaryBank.accountNumber` to a Virtual Account Number rather than using Circle's Omnibus account number. All other information i.e. Beneficiary Bank Name, address, SWIFT code and routing number etc. will remain unchanged.

The `beneficiaryBank.accountNumber` field is located within the response from a successful GET request for wire deposit instructions:

- GET: `/v1/businessAccount/banks/wires/{id}/instructions` Updated 3 months ago
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