

How to enable a Payoneer SWIFT (Wire) Receiving Account

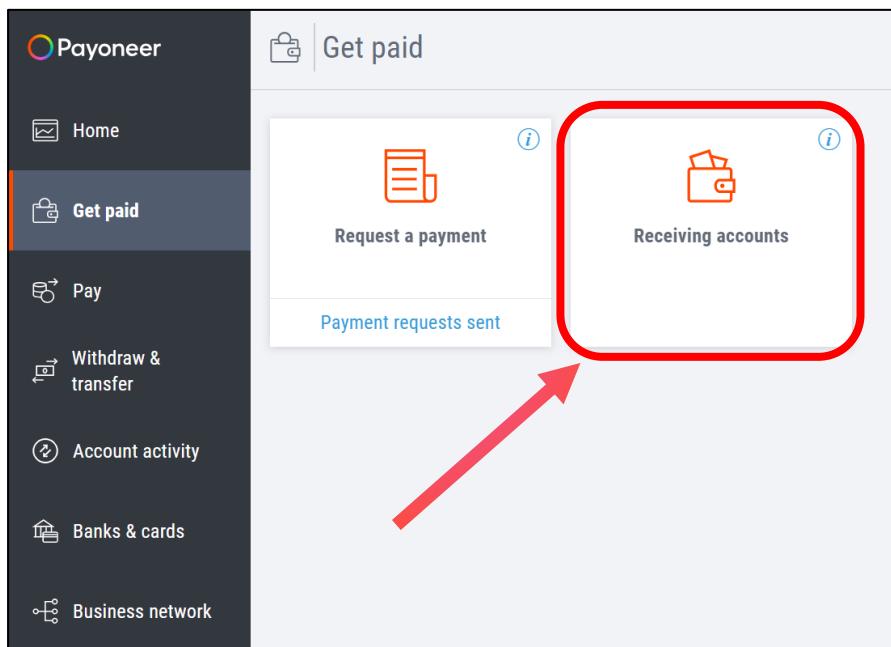
The Receiving Accounts service enables you to receive payments from companies almost anywhere in the world, using a SWIFT Receiving Account to facilitate seamless global transactions. Click on the link you need:

[Enable the SWIFT \(Wire\) Receiving Account service](#)

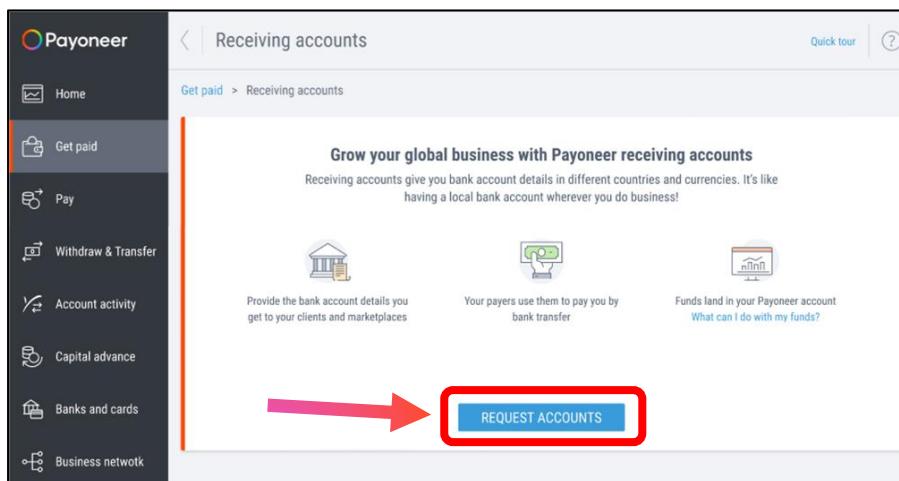
[Use a SWIFT \(Wire\) Receiving Account](#)

Enable the SWIFT (Wire) Receiving Account service:

1. Sign in to your Payoneer Account and go to the **Get Paid** tab, and then click **Receiving accounts**.



2. Click **REQUEST ACCOUNTS** to initiate the process.



3. Select SWIFT (Wire) receiving account.

Request receiving accounts
1/3

Choose account type

What type of receiving account do you need right now?

Local receiving account SWIFT (Wire) receiving account

 Get international bank account details to get paid in USD via the SWIFT network by clients and marketplaces from countries all over the world

Benefits of SWIFT (Wire) receiving accounts

- Help increase your USD cash flow by enabling you to receive global payments in USD
- Let you have a single set of account details to provide all your payers, simplifying your billing
- Give you a way to receive payment by clients or marketplaces in countries where local receiving accounts are not available

NEXT

Click **NEXT** to continue.

4. Select how you plan to use your SWIFT (Wire) receiving account.

Payoneer

Home

Get paid

Pay

Withdraw & transfer

Account activity

Banks & cards

Business network

Request new receiving account

Get paid > Receiving accounts > Request new receiving account

 Get paid worldwide in undefined via international SWIFT (Wire) transfer

The undefined receiving account for SWIFT (Wire) transfers is perfect for getting paid in undefined by businesses located outside the US or in countries where no local bank transfer option is available.

[Additional benefits](#)

How do you plan to use this receiving account?

To get paid by marketplaces
 To get paid directly by clients
 Both of the above

NEXT

We may ask you to provide additional identifying details

Click **NEXT** to continue.

If you select **To get paid by marketplaces** or **Both of the above**, enable the checkboxes relevant for you in the **Select or search** dropdown menu before click **NEXT**.

From which marketplaces do you expect to get paid in undefined via SWIFT (Wire)?

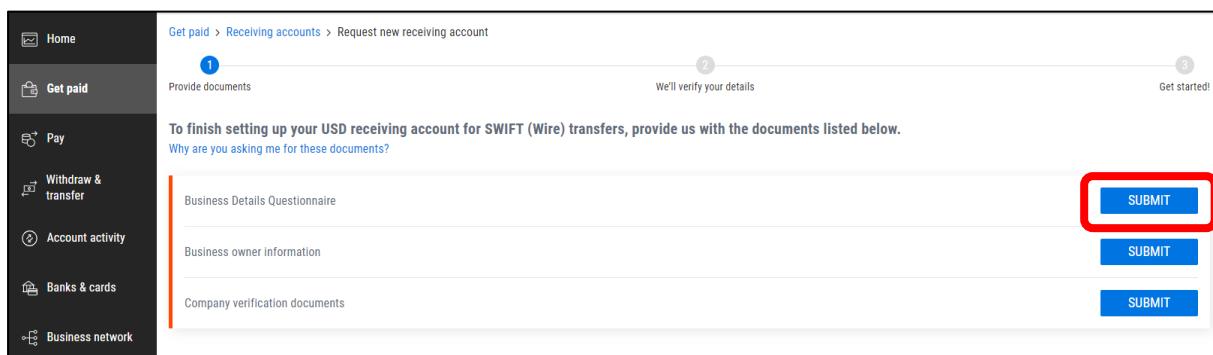
Select or search

- Alibaba
- Booking.Com
- C-Discount
- Etsy
- Facebook
- Fnac

details

5. At this stage, Payoneer requests documentation to approve your SWIFT (Wire) receiving account:

- a. On the **Business Details Questionnaire**, click **SUBMIT**.



Get paid > Receiving accounts > Request new receiving account

① Provide documents ② We'll verify your details ③ Get started!

To finish setting up your USD receiving account for SWIFT (Wire) transfers, provide us with the documents listed below.
Why are you asking me for these documents?

Business Details Questionnaire SUBMIT

Business owner information SUBMIT

Company verification documents SUBMIT

Fill in the information on the **Business Details Questionnaire**.

To understand your business needs, we need additional information.

Business Details Questionnaire
Answer a few questions about your business

What do you mainly use your Payoneer account for?

To receive funds from marketplaces
 To receive payments from customers
 To pay suppliers
 To accept credit/debit card payments
 To consolidate and manage currencies

Select the category that best describes your line of business.

Select one

Provide the URL to your business's website or your online store's web page.
www.mywebsite.com

Tips:

- If the website/web page is on a hosted platform, enter the full web address of your business/store's page, for example: www.amazon.com/mystore, www.facebook.com/mybusiness, username.wixsite.com/mybusiness
- If you work for a company, enter that company's website URL
- If you are a freelancer, please provide the URL to the web page where your services are described, for example a freelancer platform profile page, personal website, or LinkedIn profile page
- If you are in the process of opening an online store on a marketplace site and don't yet have the full store URL, provide us with the URL to the marketplace in general for now. We'll contact you if we require more details.
- Do not provide the URL to a website that is offline or under construction.

What is your connection to the website provided?

Does your business have an additional website?

Yes
 No

Tell us about how your business operates. Who are your customers and what are they paying you for?

In what region does the majority of your business activity take place?

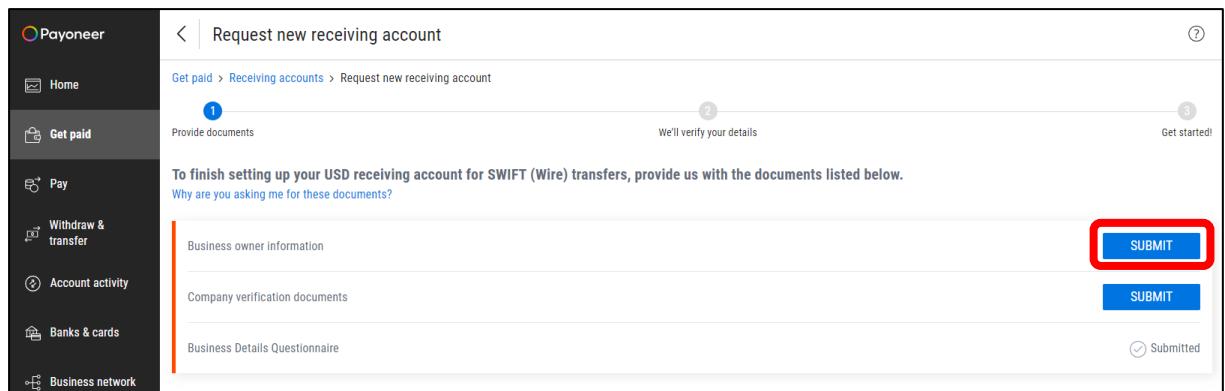
What is your business's average total monthly volume of incoming+outgoing pmts?

On average, how many payments do you typically receive each month?

SUBMIT

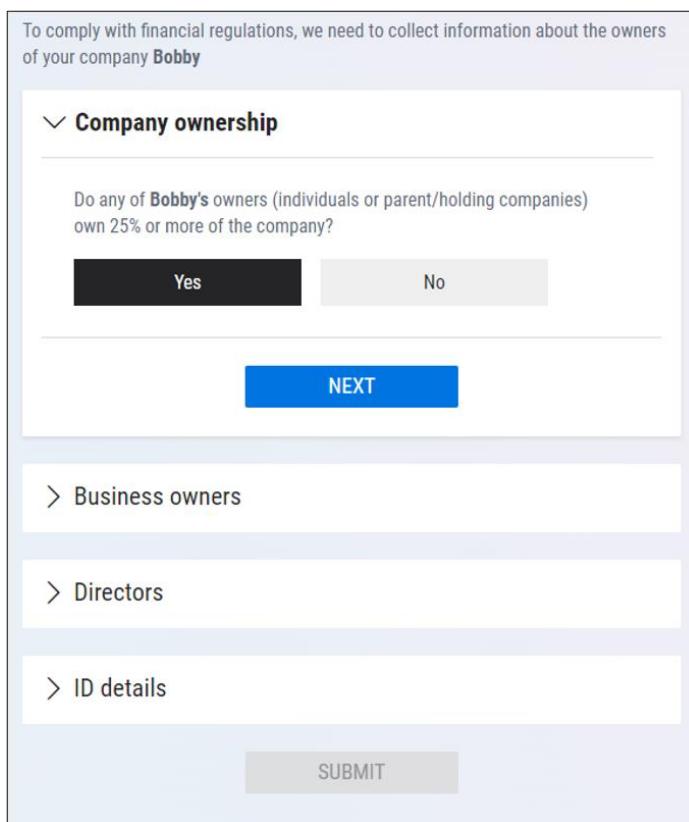
Click **SUBMIT**.

b. On **Business owner information**, click **SUBMIT**.



The screenshot shows the Payoneer interface for requesting a new receiving account. The left sidebar has links for Home, Get paid (selected), Pay, Withdraw & transfer, Account activity, Banks & cards, and Business network. The main content area is titled 'Request new receiving account' and shows steps: 'Provide documents', 'We'll verify your details', and 'Get started!'. Below these are sections for 'Business owner information', 'Company verification documents', and 'Business Details Questionnaire'. At the bottom right are two 'SUBMIT' buttons, with the top one being red and highlighted.

c. In the **Company ownership** section, select **Yes** or **No**.



To comply with financial regulations, we need to collect information about the owners of your company **Bobby**

✓ **Company ownership**

Do any of **Bobby's** owners (individuals or parent/holding companies) own 25% or more of the company?

Yes **No**

NEXT

> Business owners

> Directors

> ID details

SUBMIT

Click **NEXT** to proceed to the **Business owners** section. (If at this step you have selected **No**, you will proceed directly to the **Directors** section and you can skip the next step.)

- d. In the **Business owners** section, click **Add business owner**. As detailed in the instructions in this screenshot, you might be required to add multiple business owners.

Business owners

Add all **individuals** who own 25% or more of your company (UBOs). In addition, add all **top-level parent or holding companies** who own 25% or more of your company.
[What is a UBO/top-level company?](#)

 Add business owner

In the **Add business owner** sub-section, select **Add individual (UBO)** or **Add company**. When adding individuals as business owners, you will need to specify whether the individual you are adding is the authorized representative of the Payoneer Account you are using. If this is the case, select **YES** and then click **ADD**. If this is not the case, select **NO**, fill in the information, and then press **ADD**.

Add business owner

Add individual (UBO) Add company

Is the authorized representative of this Payoneer account one of the UBOs?

Yes No

[What is an authorized representative?](#)

UBO details

First name
Bobby

Last name
Spivey

Percentage of ownership

This UBO is an indirect owner
[What is indirect ownership?](#)

ADD CANCEL

When adding a company as a business owner, enter the company's information and then click **ADD OWNER**.

Add business owner X

[Add individual \(UBO\)](#) **Add company**

Business owner details
Add details about the business owner of your company

Legal company name

Doing Business As/DBA/Alias (optional) (i)

Country where company is incorporated/registered ▼

Percentage of ownership

This company is an indirect owner
[What is indirect ownership?](#)

ADD OWNER **CANCEL**

Once you have added all the necessary business owners, click **NEXT**.

✓ Business owners

Add all **individuals** who own 25% or more of your company (UBOs). In addition, add all **top-level parent or holding companies** who own 25% or more of your company.
[What is a UBO/top-level company?](#)

 **Example (owns 50%)**  

 **Bobby Spivey (owns 50%)**
Authorized representative  

[Save and continue later](#)

NEXT

For individual business owners, you need to fill in their personal information. In the **ID details** section, click **Complete missing details**.

✓ **ID details**

Provide ID details for the individuals you added

 **Bobby Spivey (owns 50%)**
Authorized representative

[Complete missing details](#)

[Save and continue later](#)

Fill in the information.

✓ **ID details**

Provide ID details for the individuals you added

ID details for **Bobby Spivey** X

Date of birth
7 April 1975

Country/Region of nationality
France

Issuing country/region of ID
France

Document type
National ID

ID number
64279245xw ⊕

Owner address

Country

Street and number

More address details (optional)

City/Town Postal/ZIP code

SAVE **CANCEL**

Click **SAVE** to continue.

If you have not listed any individuals as business owners (you only listed a company), you need to add information about the company Directors. (This step can be skipped if you added at least one individual as a business owner.) Click **Add director**.

Directors

Specify the most senior director on the company's board of directors, or if the company has no board, list the director with the highest executive-level position in the company. (If it's you, enter your own details.)

[What is a director?](#)

[Save and continue later](#)

NEXT

When adding a director, you will need to specify whether the Director you are adding is the authorized representative of the Payoneer Account you are using. If this is the case, select **YES** and then click **ADD**. If this is not the case, select **NO**, fill in the information, and then press **ADD**.

Add director

Is the authorized representative of this Payoneer account one of the directors?

[What is an authorized representative?](#)

First name
Bobby

Last name
Spivey

ADD **CANCEL**

At this stage, you have added all the required business owners, and you can proceed to finalize the **Business owner information** documentation requirement.

Business owner information

To comply with financial regulations, we need to collect information about the owners of your company **Bobby**

> Company ownership [Edit](#)

One or more of **Bobby's** owners own 25% or more of the company

> Business owners [Edit](#)

Example	50% ownership
Example	50% ownership

> Directors [Edit](#)

Bobby Spivey

> ID details

Provide ID details for the individuals you added

 **Bobby Spivey** [Edit](#)  

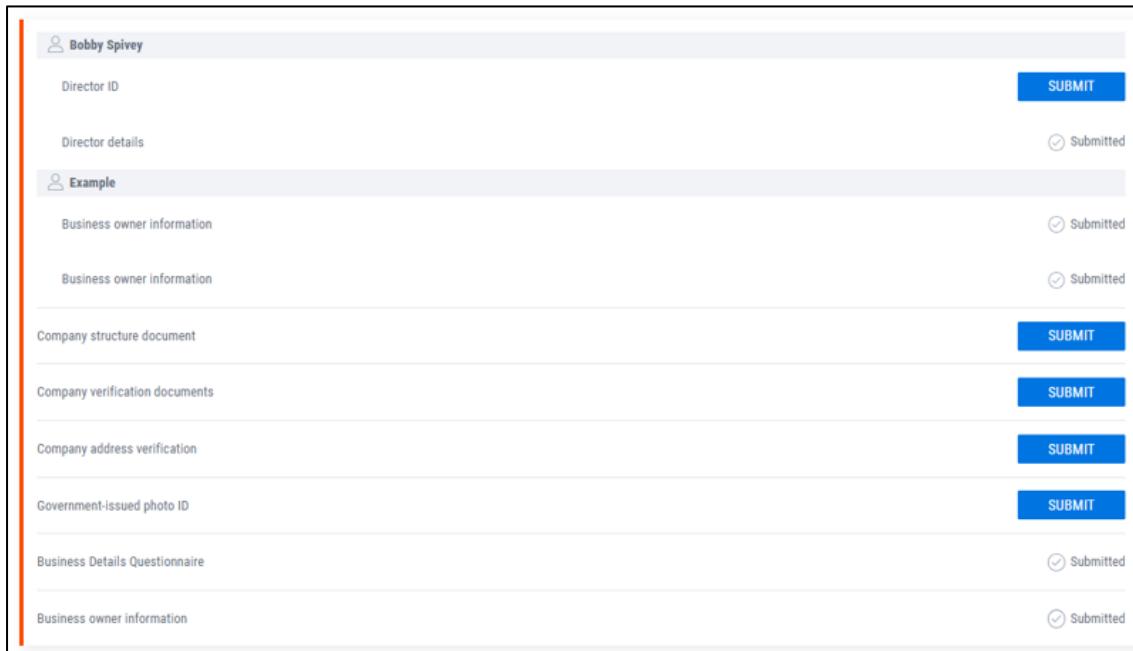
Director
Authorized representative

[Save and continue later](#)

SUBMIT

Review the information. Click **Edit** in any section in which you need to make changes. Click **SUBMIT** to finalize.

6. Based on the information you submitted in the previous steps (**Business owner information**), you will be requested to submit additional documentation.

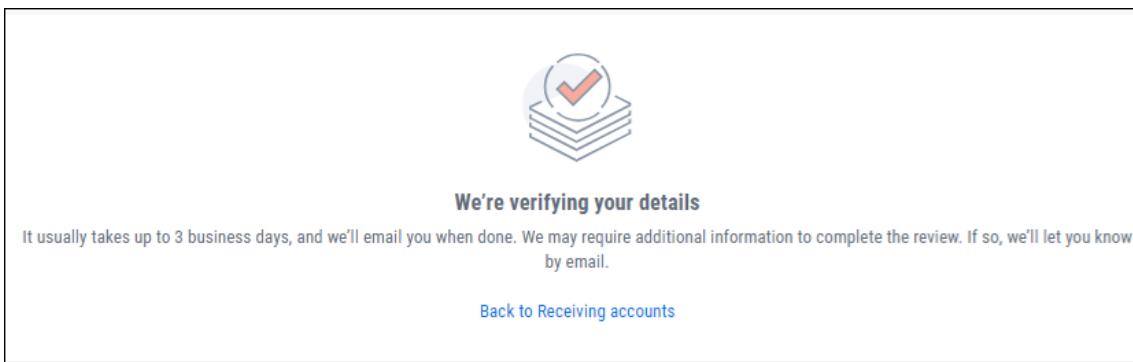


The screenshot shows a list of documents with submission status indicators:

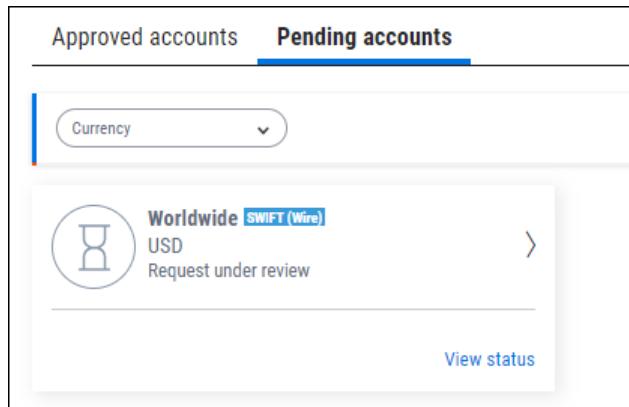
Document Type	Status
Director ID	Submitted
Director details	Submitted
Business owner information	Submitted
Business owner information	Submitted
Company structure document	Submitted
Company verification documents	Submitted
Company address verification	Submitted
Government-issued photo ID	Submitted
Business Details Questionnaire	Submitted
Business owner information	Submitted

For each document, click **SUBMIT**, then carefully follow the on-screen instructions to provide the necessary information.

7. Once you have submitted are the required documents, a confirmation message is displayed that states that Payoneer is reviewing your information.

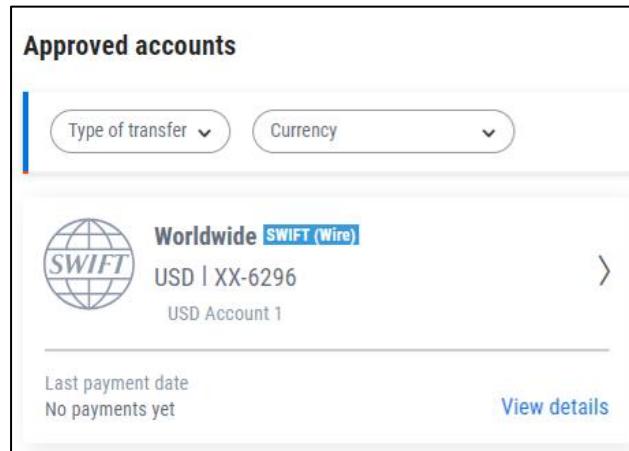


As your details are under review, the SWIFT (Wire) receiving account you requested appears in the **Pending accounts** section (of the **Get Paid** tab) with the **Request under review** status.



The screenshot shows the 'Pending accounts' tab selected in the top navigation bar. A dropdown menu for 'Currency' is open. Below it, a card displays a SWIFT logo and the text 'Worldwide SWIFT (Wire)', 'USD', and 'Request under review'. A blue arrow icon is to the right of the text. At the bottom right of the card is a 'View status' link.

Once your documentation is reviewed and your SWIFT (Wire) receiving account is approved, it appears in the **Approved accounts** section.

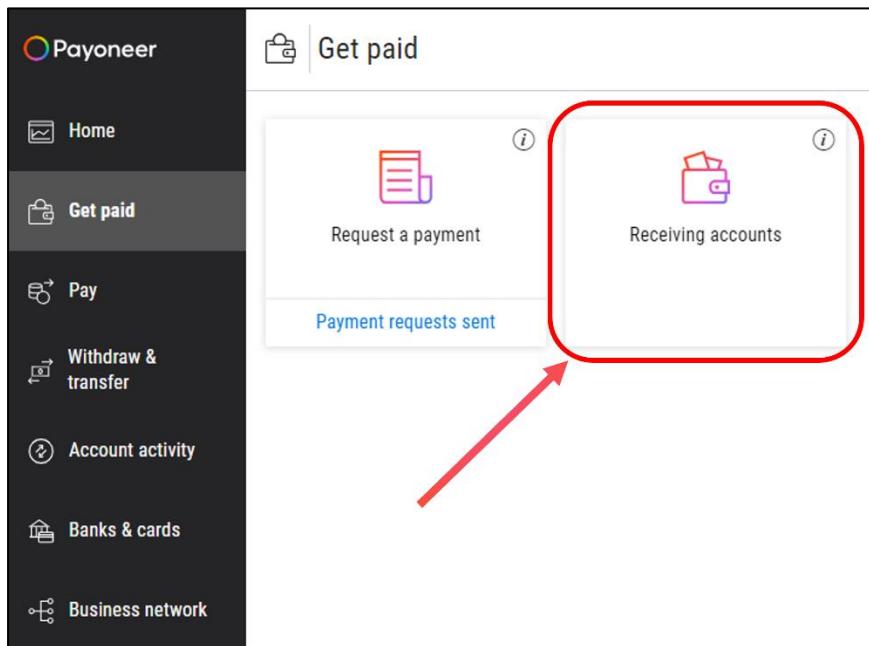


The screenshot shows the 'Approved accounts' section. It includes a dropdown for 'Type of transfer' and 'Currency'. A card displays a SWIFT logo and the text 'Worldwide SWIFT (Wire)', 'USD | XX-6296', and 'USD Account 1'. A blue arrow icon is to the right of the text. Below the card, it says 'Last payment date' and 'No payments yet'. At the bottom right of the card is a 'View details' link.

You are now ready to start getting paid by SWIFT (Wire) transfers from anywhere!

Use a SWIFT (Wire) Receiving Account:

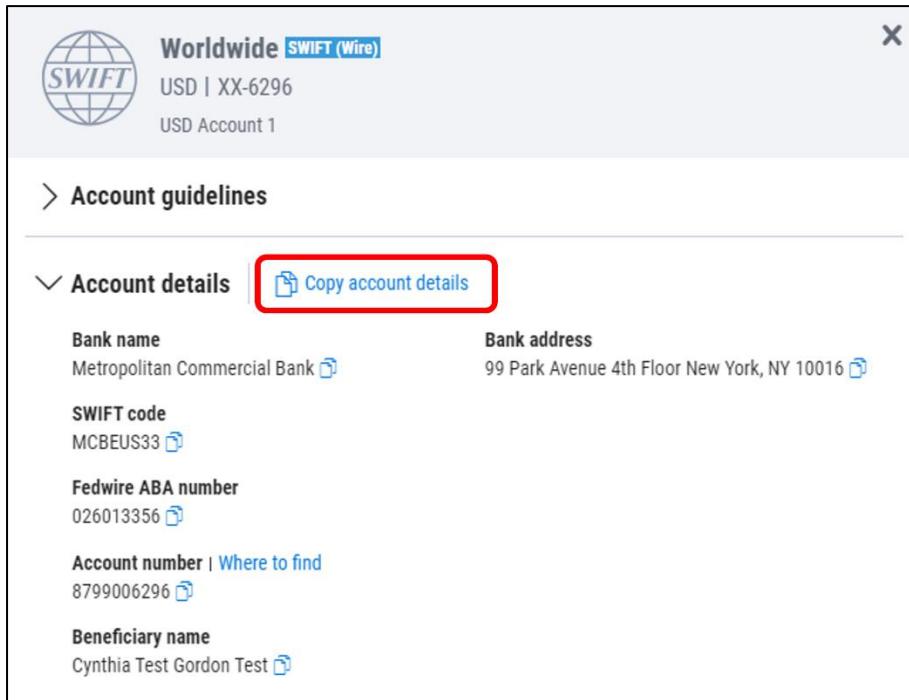
1. Sign in to your Payoneer Account and go to the **Get paid** tab, then click **Receiving accounts**.



2. From the list of approved accounts, click on the SWIFT (Wire) account to which you want to receive a payment to view its account details.

Approved accounts				Account confirmation statement
Type of transfer	Currency	Last payment date		
Receiving account	Store name/Nickname	Last payment date		
 Worldwide SWIFT (Wire) USD XX-6296	USD Account 1	No payments yet	View details	>
 Australia Local AUD XX-8478	AUD Account 1	No payments yet	View details	>
 Eurozone Local EUR XX-9943	EUR Account 2	No payments yet	View details	>
 Eurozone Local EUR XX-1936	EUR Account 1	No payments yet	View details	>

3. Click **Copy account details** to copy the account details to your clipboard.



Worldwide SWIFT (Wire)
USD | XX-6296
USD Account 1

> Account guidelines

Account details Copy account details

Bank name	Bank address
Metropolitan Commercial Bank 	99 Park Avenue 4th Floor New York, NY 10016 
SWIFT code	
MCBEUS33 	
Fedwire ABA number	
026013356 	
Account number Where to find	
8799006296 	
Beneficiary name	
Cynthia Test Gordon Test 	

4. Send the account details to the organization from which you need to receive a payment.