

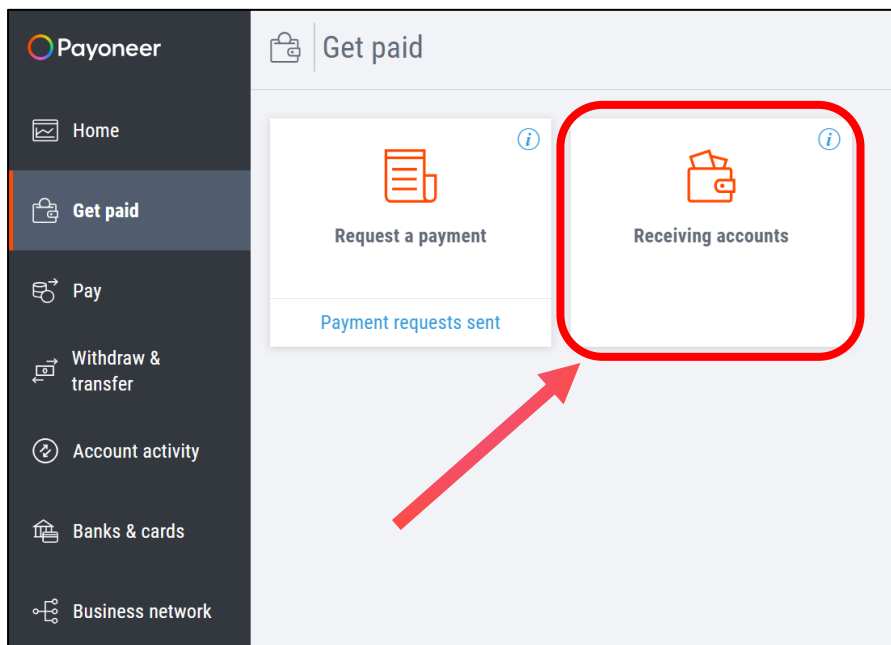
## How to enable a Payoneer SWIFT (Wire) Receiving Account

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:

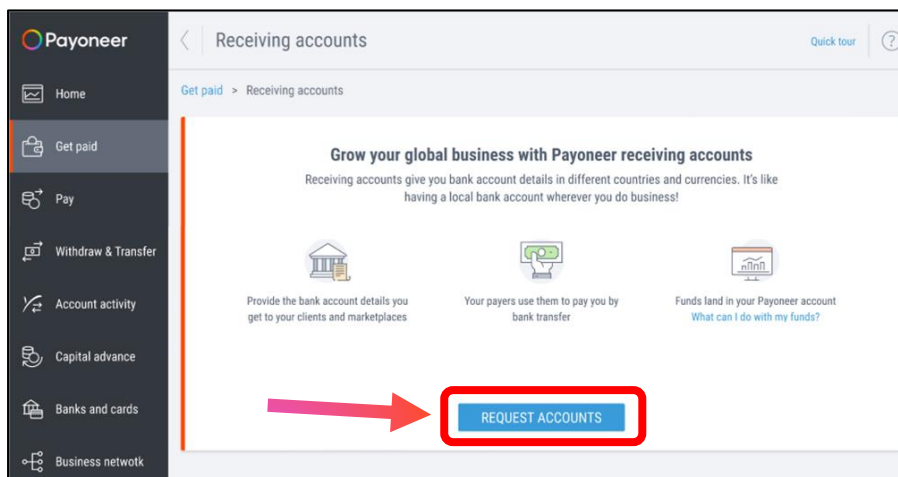
[Enable the SWIFT \(Wire\) Receiving Account service](#)  
[Use a SWIFT \(Wire\) Receiving Account](#)

### Enable the SWIFT (Wire) Receiving Account service:

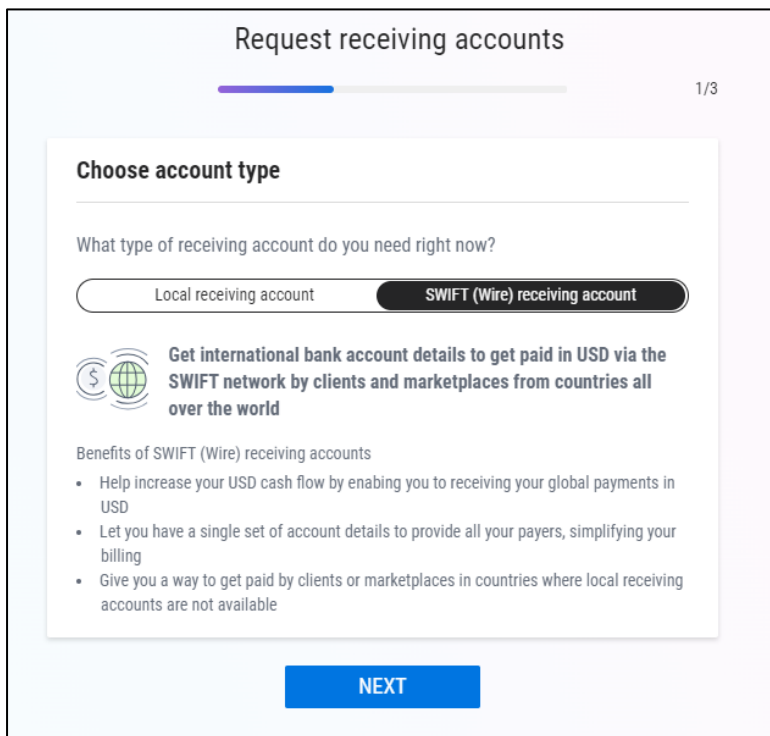
1. Sign in to your Payoneer Account and go to the **Get Paid** tab, and then click **Receiving accounts**.



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**

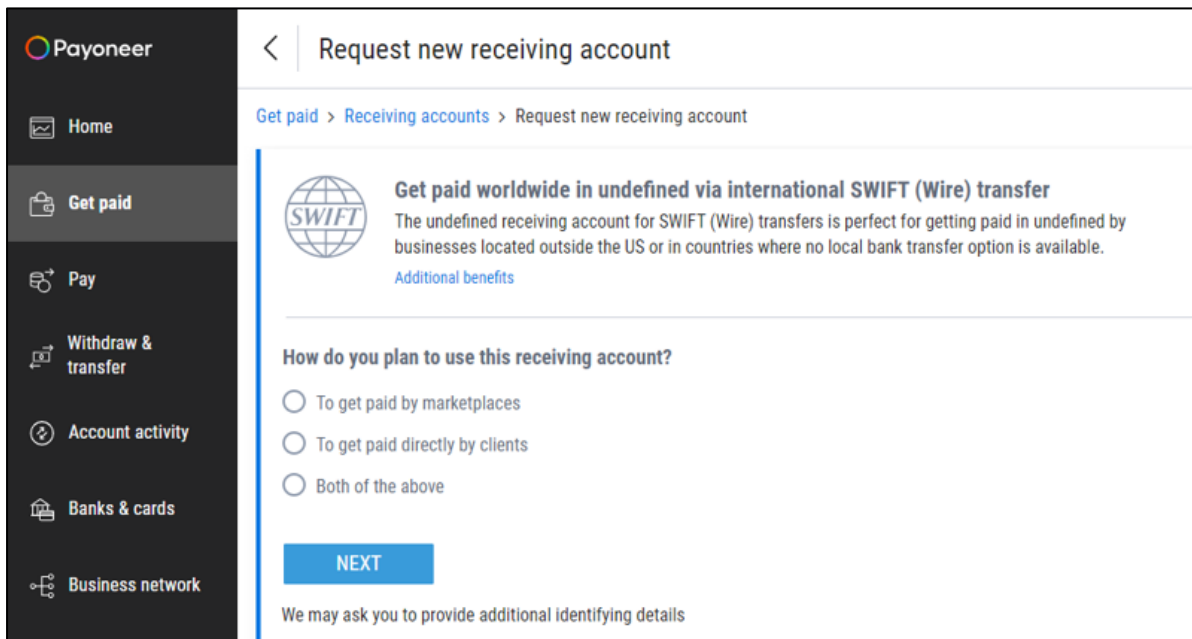
Benefits of SWIFT (Wire) receiving accounts

- Help increase your USD cash flow by enabling you to receiving your 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 get paid 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

< 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

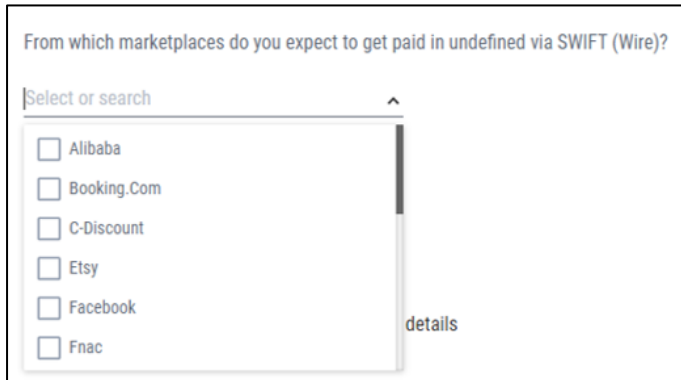
☐ Both of the above

**NEXT**

We may ask you to provide additional identifying details

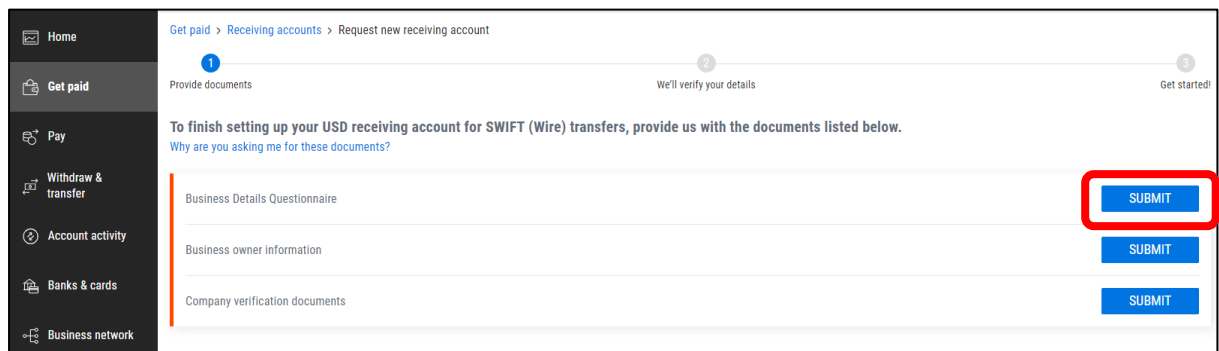
Click **NEXT** continue.

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**.



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

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

**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](http://www.amazon.com/mystore), [www.facebook.com/mybusiness](http://www.facebook.com/mybusiness), [username.wixsite.com/mybusiness](http://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?

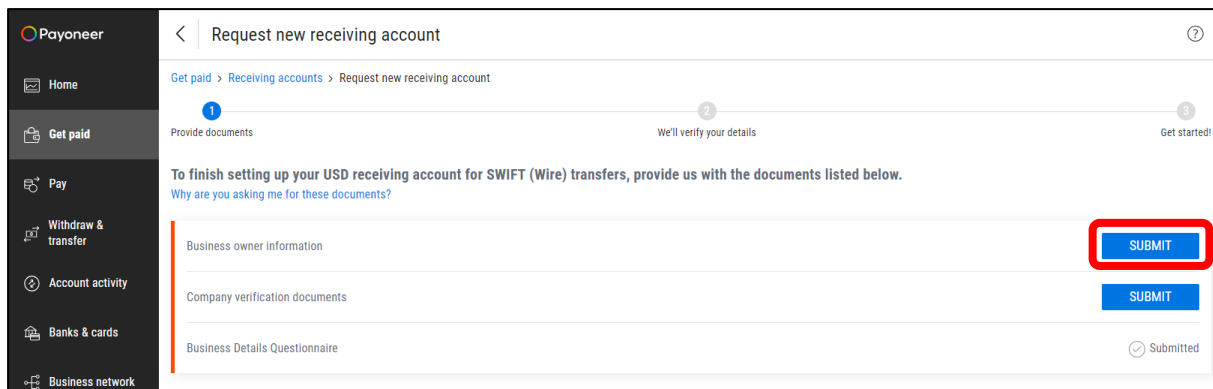
What is your business's average total monthly volume of incoming+outgoing pmnts?

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

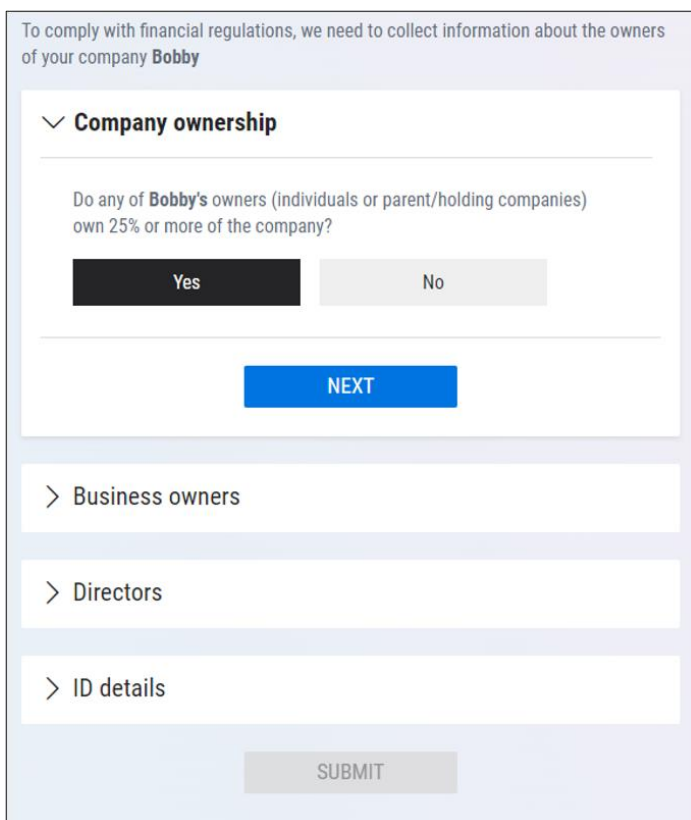
**SUBMIT**

Click **SUBMIT**.

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



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



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.



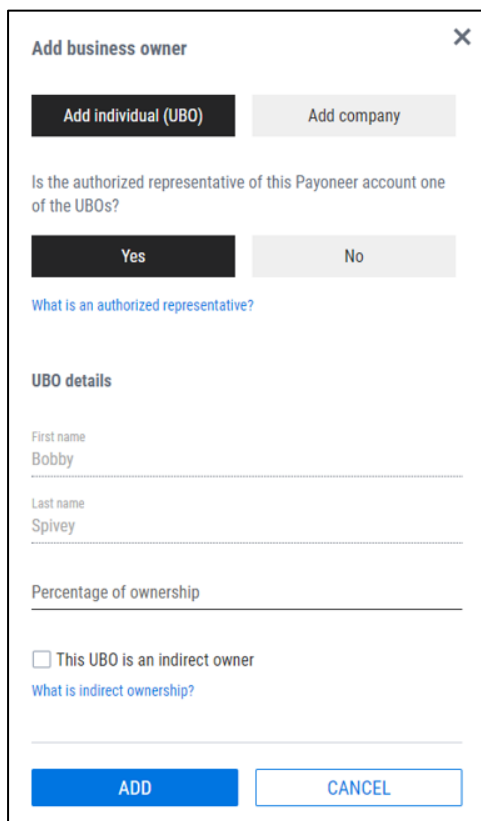
✓ **Business owners**


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

---

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

✕

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?](#)

+

Add 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?

Yes

No

[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**  
Director  
Authorized representative

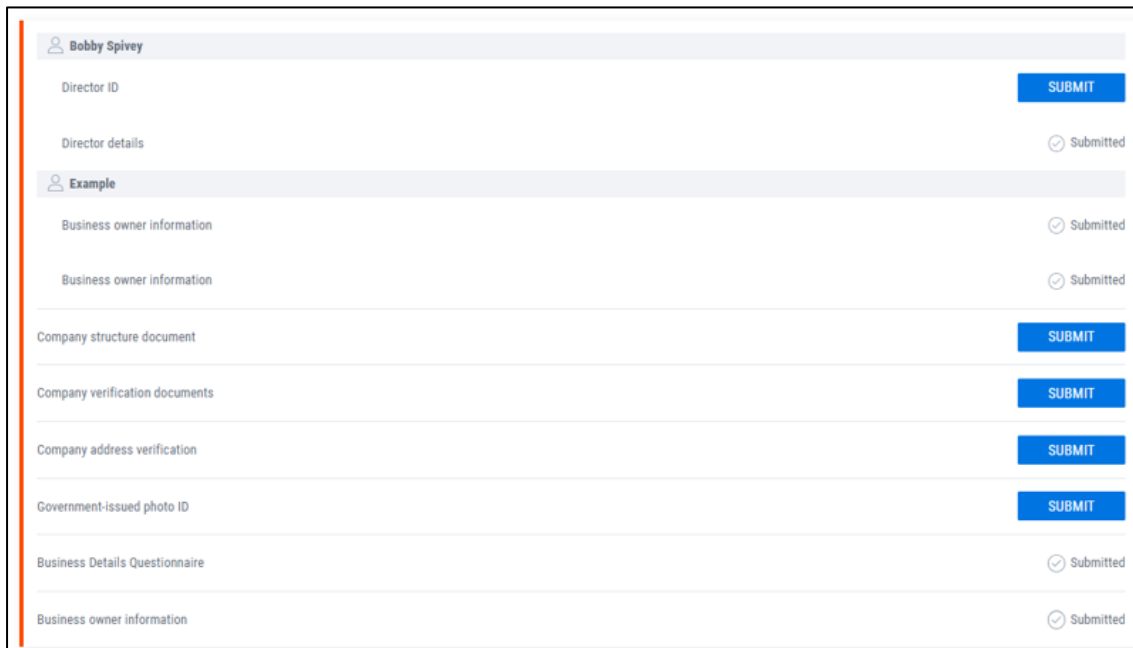
 

Save and continue later

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.

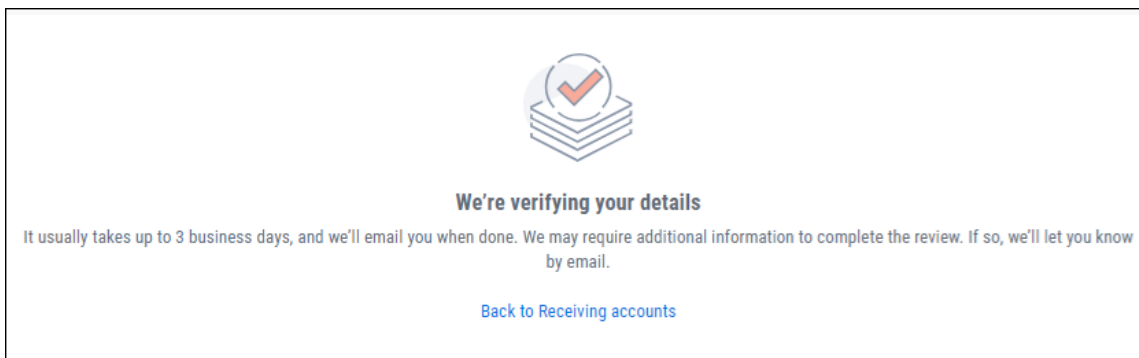


The screenshot shows a document submission interface for Bobby Spivey. It lists various documents with their submission status and a 'SUBMIT' button for each. The documents are: Director ID (SUBMIT), Director details (Submitted), Example (Submitted), Business owner information (Submitted), Business owner information (Submitted), Company structure document (SUBMIT), Company verification documents (SUBMIT), Company address verification (SUBMIT), Government-issued photo ID (SUBMIT), Business Details Questionnaire (Submitted), and Business owner information (Submitted).

Document	Status	Action
Director ID		SUBMIT
Director details	Submitted	
Example	Submitted	
Business owner information	Submitted	
Business owner information	Submitted	
Company structure document		SUBMIT
Company verification documents		SUBMIT
Company address verification		SUBMIT
Government-issued photo ID		SUBMIT
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 the required documents, a confirmation message is displayed that states that Payoneer is reviewing your information.



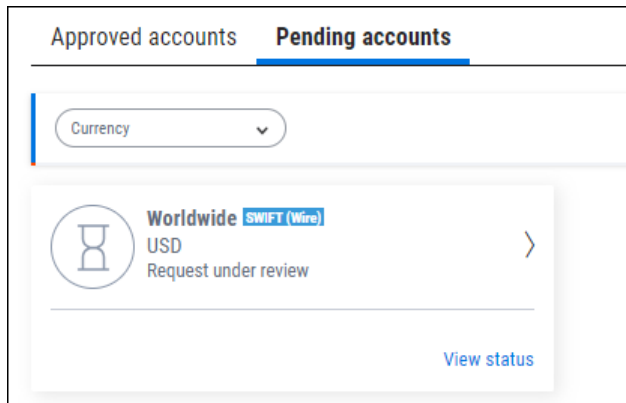
The screenshot shows a confirmation message with a checkmark icon over a stack of papers. The text reads: 'We're verifying your details. It usually takes up to 3 business days, and we'll email you when done. We may require additional information to complete the review. If so, we'll let you know by email. Back to Receiving accounts'.

**We're verifying your details**

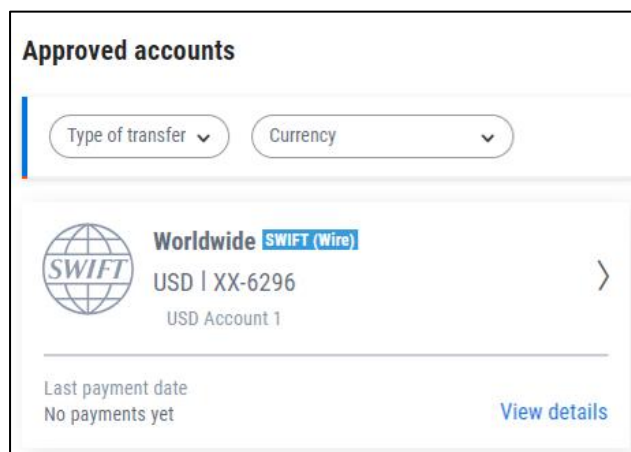
It usually takes up to 3 business days, and we'll email you when done. We may require additional information to complete the review. If so, we'll let you know by email.

[Back to Receiving accounts](#)

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.



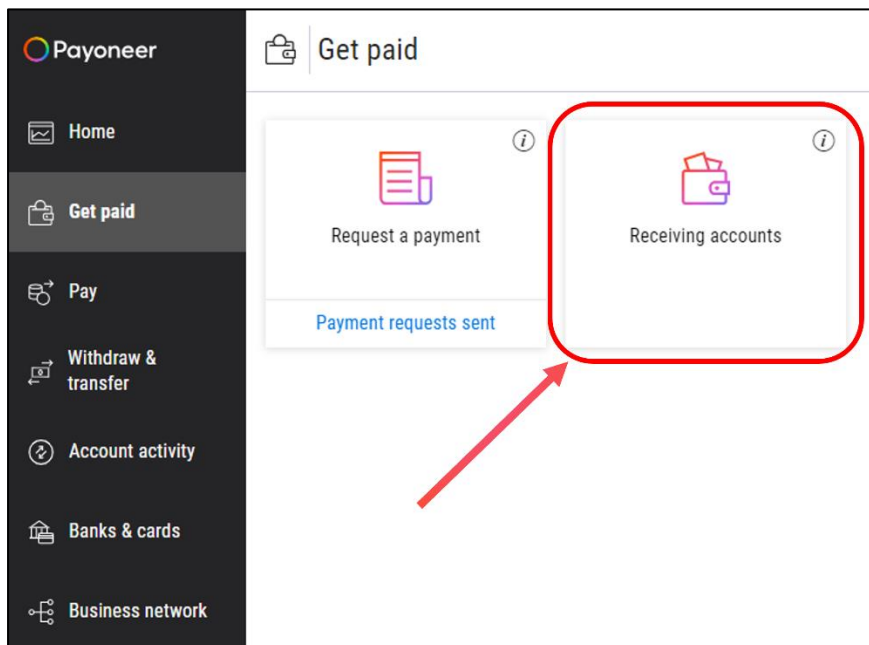
Once your documentation is reviewed and your SWIFT (Wire) receiving account is approved, it appears in the **Approved accounts** section.



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.

The screenshot shows the 'Approved accounts' table in the Payoneer interface. At the top right is a link for 'Account confirmation statement'. Below the header are filters for 'Type of transfer' and 'Currency', and a search icon. The table has columns: 'Receiving account', 'Store name/Nickname', 'Last payment date', and a 'View details' link. The first row is highlighted with a red box. A red arrow points to the 'Store name/Nickname' column.

Receiving account	Store name/Nickname	Last payment date	
<b>Worldwide</b> <small>SWIFT (Wire)</small> USD   XX-6296	USD Account 1	No payments yet	<a href="#">View details</a>
<b>Australia</b> <small>Local</small> AUD   XX-8478	AUD Account 1	No payments yet	<a href="#">View details</a>
<b>Eurozone</b> <small>Local</small> EUR   XX-9943	EUR Account 2	No payments yet	<a href="#">View details</a>
<b>Eurozone</b> <small>Local</small> EUR   XX-1936	EUR Account 1	No payments yet	<a href="#">View details</a>

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**  
Metropolitan Commercial Bank

**Bank address**  
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