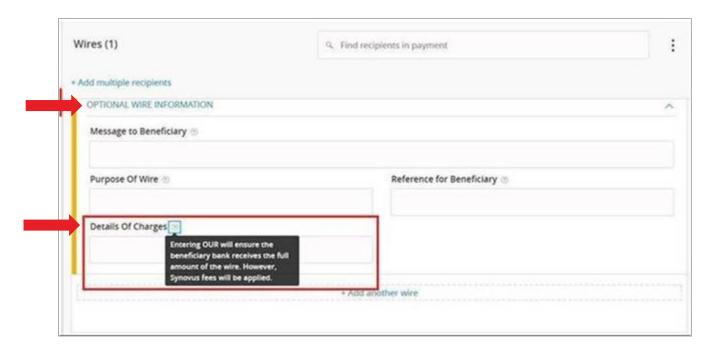
## How to ensure receipt of full USD wire transfer amount

In Synovus Gateway, if you intend your payee/beneficiary to receive the *full amount* of U.S. Dollars you are sending without a deduction for an intermediary bank wire fee, you must enter the word **OUR** in the **Details of Charges** field located in the Optional Wire Information section of the screen. As a result, you will be assessed the correspondent bank fee and will see it reflected on your account analysis statement.

Tip: This should be the standard practice for <u>all</u> International USD wire transfers and templates unless you prefer the beneficiary to pay the intermediary bank wire fees.

Below is a sample of the *International Wires screen*. The *Details of Charges* field is located in the *Optional Wire Information* section of the screen.



**Important note:** Entering OUR in the Details of Charges field is not an absolute guarantee that the full amount of the international USD wire transfer will arrive at your payee/beneficiary. There are infrequent situations where secondary or tertiary intermediary/correspondent banks may still deduct fees as part of cross-border money movement transactions.