



Wire Transfers

At Citadel, your security matters most. That's why we take all the necessary precautions to safeguard your transactions and ask in-depth questions to mitigate the risk of fraud.

To ensure the legitimacy of your wire transfer recipient and to help protect your account, please be prepared to provide the requested information below when initiating any wire transfer. If we can't account for everything at the time of your initial request, you may be asked to return later with more information.

Required Documentation:

Domestic:

- ABA routing number (9 digits)
- Financial institution name
- Account number, address, and name of accountholder that will receive the funds
- Your valid driver's license, state ID, or passport
- Any additional wire instructions

International:

- Swift/BIC code
(provided by receiving financial institution)
- IBAN or account number
- Financial institution name & address
(including country)
- Account number and name of accountholder that will receive the funds
- Your valid driver's license, state ID, or passport

Key Questions & Important Information

Can you explain the purpose of this wire transfer?

- If you are paying an invoice, purchasing an item, sending funds to a family member/friend, or purchasing a vehicle we may require supporting information and documentation such as a bill of sale, copy of invoice, or explanation of your relationship to the recipient. We will also save the invoice and other documentation to add a memo explaining the wire transfer's purpose for regulatory and compliance purposes.
- Are you certain about the identity of the recipient (beneficiary)?
- Please meticulously verify the instructions for this wire transfer and double check all details such as account numbers, routing codes, and recipient information to prevent fraud.
- Is your recipient asking for an urgent or rushed timeline to complete the transfer?
- Scammers often use urgency to trick individuals into making fraudulent transfers. If you need to complete your wire transfer promptly, please elaborate on the necessity of a shortened timeline to ensure your security.

Fighting Fraud Together

These questions are asked for your protection and to ensure the legitimacy of your wire transfer. Thank you for your cooperation and your role in helping us mitigate the risk of wire fraud. Contact us any time for more information on how to avoid wire transfer fraud.

