

Re: Payment to Mexico

De: Ian McInnes (ian.mcinnnes@yahoo.com.mx)

Para: Veteransukpensions@equiniti.com

Fecha: domingo, 17 de enero de 2016 12:47 GMT-6

The form on which I am required to submit bank details is erroneous. It does not conform to the requirements of the Mexican Banking System, and the details it requests would not enable any transfers to be made to it.

In my efforts to cope with this, I supplied you with all the necessary information, plus an explanation including the fact that I had received numerous payments from the UK from various sources on the basis of it. But instead of taking heed of this, your "overseas banking team" has simply applied the dictates of this incongruous form.

In place of a 3-digit Bank Code and an Account Number of up to 34 (!) digits, the form should have requested the 18-digit CLABE that I supplied at the outset. A unique CLABE is assigned to each bank account in Mexico, and this is the key value required by Mexican Banking Institutions to carry out transactions. Again, my CLABE is: 021535040329564689.

I was not previously aware of the format of a CLABE (to end-users, this is a unitary "black box" value). However a search involving approximately five seconds typing and internet/database access time showed that it has the following structure:

Bank Code (3 digits)

Branch Office Code (3 digits)

Account Number (11 digits)

Control Digit (1 digit - for verification)

For an article in English, see <https://en.wikipedia.org/wiki/CLABE>. Your "overseas banking team" might also do well to do a little research on the internet using the search word "CLABE".

The question of whether the Bank Code that forms its first three digits (in my case, 021 for HSBC) corresponds to that requested on the form is irrelevant, since this form is nonsensical (and items named 'Bank Code' are used frequently in various contexts). From the above, it is clear that your form does not even capture the necessary information, never mind the format in which it must be given. Had I completed it exactly as specified, no transaction would have been possible (you would then no doubt have claimed that this failure was due my having supplied incorrect data).

For these reasons, there is no point in my again completing and returning this form. I have already given you (several times now) the necessary and correct information, and trust you will use this to make the due payments without further delay.

Regards,
Ian McInnes.

De: SPVA Pensions <Veteransukpensions@equiniti.com>

Para: "ian.mcinnnes@yahoo.com.mx" <ian.mcinnnes@yahoo.com.mx>

Enviado: Lunes, 11 de enero, 2016 4:03:30

Asunto: Payment to Mexico

Reference 7190293A

Dear Mr McInnes,

Thank you for returning the bank mandate form to have your pension paid to your account in Mexico.

Unfortunately, this form has been declined by our overseas banking team as they require the 3 digit bank code for payment to be made to Mexico. I note that you state the only code you have is 9 digits, however, our overseas team state this appears to be an American transit code which Citibank, who deal with our overseas payments, are unable to use to set up as beneficiary.

I am returning the form to you to enable you to confirm if this information is correct with your bank. I have also enclosed a new mandate form for you to complete once the 3 digit code is known.

Yours sincerely,

Amanda Keen

Pensions Administrator - Veterans UK Pensions

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