



NCAR

Ikebana International Digital Committee 2025

Best Way to Pay Chapter Dues to HQ

A Guide to Transfer Money to Ikebana International
Headquarters in Japanese Yen



wise



Wise was launched in 2011 with the vision of making international money transfers cheap, fair, and simple. Today, its multi-currency account helps millions of people and businesses manage their money across the world.



Why Use Wise.com?

Reason 1 - No need to add 4,000 yen in I.I. HQ required fee (required with wire transfers)

Reason 2 - Your bank will not charge you a transfer or wire fee

Reason 3 - Good exchange rates (transparent with no additional fees)

Reason 4 - Cheaper than PayPal

Reason 5 - Fast (sometimes within minutes for ACH transfer)

What you need to get started

- Register an account with Wise.com
 1. Use chapter email address and password. Be sure you know who opens chapter email first!
 2. Verification code to a cell phone. Account set up requires 2-step verification.
 3. Plan ahead a few days. You may be asked to verify some deposits (Wise.com will send an email to the chapter email address asking for verification of those deposits).
- On-line access to your chapter bank account
 1. Associated cell phone for verification code
- Your chapter bank account and routing number
- HQ email address, address, and bank details
- How many yen to send



2-step verification

1

Create your Wise account

Already have an account? [Log in](#)

First, enter your email address

Next

Verify your phone number with a code

It helps us keep your account secure. [Learn more](#)

+1

Send verification code

Where do you live most of the time?

By law, we may need to ask for proof of your address.

United States

Continue

Wise US Inc. is authorized to operate in **most states**. In the other states, the program is sponsored by Community Federal Savings Bank, to which we're a service provider

Do not select non profit!

If you are using your Chapter name, be sure you coordinate with a member who can access the phone number used for 2-factor authentication

Enter the 6-digit code

We sent it to +18589973658. [change](#)

Your 6-digit code

[I didn't receive a code](#)

Submit

What kind of account would you like to open today?

You can add another account later on, too.



Personal account

Send, spend, and receive around the world for less.



Business account

Business or freelance? Spend, spend, and receive internationally.

Verify your US business

Due to **licensing** limitations, we're unable to onboard businesses from Nevada, and US territories (Virgin Islands, Guam, Mariana Islands).

When you sign up to Wise, you'll need to give some details about your business. It's part of how we're regulated, and it helps keep your money safe.

[Learn more about business verification.](#)

What we ask for will vary depending on your company type. We may reach out to you for more information or documents — so keep an eye on your email.

Business name, company type and registration number

We'll ask for basic business details including:

- your business name
- your company type
- Employer/Taxpayer Identification Number (EIN)
- **SSN or TIN** if you are a Sole Proprietor

Business trading address

This is your primary place of business, the place where you work every day. It can be an office, co-working space, shop, studio or home.

This address has to be a physical location, we can't accept PO boxes, registration agencies, mail forwarding services or other similar virtual addresses.

We'll eventually ask you for a business proof of address.

Details about your business activities, website and how you'll use Wise

This can include:

- details about the products you sell, or services you provide
- a link to your business website or online storefront, if you have one
- your reason for using a Wise business account
- the expected monthly volumes you'll move

The more information you can give us about your business, the faster we can verify it.

Owners (Ultimate Beneficial Owners) and controller of the business

We'll need details of anyone (natural person or entity) who directly or indirectly owns 25% or more of the company, or who exercises control over the company.

You'll need to designate one of the owners or a 3rd-party person as the controller of the business. You can only designate one controller.

For each of them we'll need:

- full name
- date of birth
- full address
- controlling person
- e-mail
- title

Let's fix your transfer

Your money was returned to us as "Ikebana International" isn't the name on the account you are sending to.

Your recipient's Japanese bank told us the name they have on record for the account you're sending to is "シヤ) イケバナインターナショナル".

Select "Fix your transfer" to review your recipient information, or to add a different recipient.

We'll also ask for the SSN of the owner or have a US passport. For the non-US beneficial owners we'll request a copy of a photo ID.

[If you want to know more about how we verify UBOs](#)

The Treasurer is the most logical person

Personal details and ID for the account owner

owner is authorised

photo ID, so we can

Fill in your details

Full legal first and middle names

Full legal last name(s)

Date of birth

Phone

Your address

Country

Address

City

ZIP code

State

Continue

Is this a personal or business transfer?



Personal

If you're paying in from your personal bank account.



Business

If you're paying in from your business's bank account.



On behalf of someone else

Sorry, Wise cannot be used for transfers to friends and family.

2

Who's your new contact?

Q Name, email, phone

HT Myself

Someone else

Business or charity

How would you like to pay?

Connected U.S. bank account (ACH)

1.90 USD in total fees.
Pay with ACH by connecting your bank account with Wise.
Should arrive in 22 minutes.

Connect your U.S. bank account to Wise



← [Pay another way](#)

Verify manually

Please follow the instructions below:

- ✓ Enter your bank's account and routing number
- ✓ We will send two small deposits (between \$0.01 and \$0.99) to your bank account
- ✓ After 1-3 business days, the deposits will appear on your bank statement
- ✓ Return to Wise and enter these two deposit amounts to continue with your transfer

Your routing number

Your account number

Your account type

Checking

Savings

Account nickname (optional)

Process is safe, secure and will allow you to re-use the account you connect for future

Connection methods

- Instant verification**
Sign in to your U.S. bank to instantly verify your bank account
- Manual verification**
Use your U.S. bank's routing and account number, takes up to 3 working days



Connect your chapter bank account
Choose instant or manual verification

Add your bank account ✕

Currency
USD United States dollar

Bank details

ACH Wire SWIFT

Name of the business / organisation
Ikebana International San Diego Chapter 119

ACH routing number
020123456

Account number
12345678

Account type
 Checking
 Savings

Confirm

4

Add your bank account info



Add a recipient ✕

Currency
JPY Japanese yen

Select recipient type
 Person
 Business

Their email
account@ikebanahq.org

Bank details

Local bank account SWIFT

Enter the name exactly as it appears on the recipient's Japanese bank account (it is usually written in カタカナ Katakana). A mismatch may cause a delay or rejection of your transfer.

Name of the business / organisation
Ikebana International

Recipient address

Country
Japan

City
Tokyo

Recipient address
Please enter a residential address.

Prefecture

Post code

5

Add I.I. bank account info and I.I. address

Add a recipient ✕

Enter the name exactly as it appears on the recipient's Japanese bank account (it is usually written in カタカナ Katakana). A mismatch may cause a delay or rejection of your transfer.

Name of the business / organisation
Ikebana International

Bank name
ミズホ [0001] Mizuho Bank | みずほ銀行

Branch name
クダン [532] Kudan | 九段支店

Account type
普通 ((Futsuu) Savings/General)

Account number
0719019

Confirm

I.I. Recipient Information

Email: account@ikebanahq.org

Full name of account holder: Ikebana International

Bank: Mizuho Bank

Branch: 532

Account type: Futsuu

Country: Japan

City: Tokyo

Address: Mitsaki Bldg, 3-28-9 Kanda Ogamawachi,
Chiyoda-ku

Prefecture: Tokyo

Postal code: 101-0052

Account number: 0719019

If you get an error like this about the bank name, below is the name in katakana

Let's fix your transfer

Your money was returned to us as "Ikebana International" isn't the name on the account you are sending to.

Your recipient's Japanese bank told us the name they have on record for the account you're sending to is "シヤ) イケバナインターナショナル".

Select "Fix your transfer" to review your recipient information, or to add a different recipient.

Once you have done that, we'll try sending your transfer again - for no extra charge.



Calculate yen to send to HQ



Verify your I.I. recipient info

I.I. IKEBANA INTERNATIONAL
 Ikebana International
 Misaki Bldg. 5F, 3-28-9 Kanda Ogawamachi
 Chiyoda-ku, Tokyo 101-0052, Japan
 tel +81-3-3293-8188, fax +81-3-3294-2272
 email: ikebana@ikebanahq.org
 http://ikebanahq.org

MEMBERSHIP REGISTRATION and DONATION FORM

Chapter # _____ Business Year: _____

Please follow the instructions below to complete form attached.

CODE
 Insert following code letter in the Membership Registration List

1. New Member	N	Fill in name, address, etc.
2. Renewal Member	R	
3. Rejoining Member	RJ	
4. Honorary Member	H	
5. Former Life Members	L	
6. Deceased	D	
7. Withdrawal	W	

DUES
 Please pay dues to the Headquarters by **July 1st** with this form and attachment.

	Numbers		Total Amount of Dues
<u>Paid Members</u> (without Honorary):	_____	x 6,000 yen =	_____
Honorary Members (paid by Chapter):	_____	x 6,000 yen =	_____
Former Life Members:	_____		_____
Total Members:	_____	a: Total Dues =	_____

Donation
 Donor Name: _____ **b: Amount =** _____

a+b Total amount = _____

Your recipients Add

Ikebana International
 JPY account ending in 9019

Summary JPY account ending in 9019	Account holder name Ikebana International
Nickname Add a nickname	Bank 0001
Branch 532	Account type CURRENT
Account number 0719019	Balance transfers ⓘ <input checked="" type="checkbox"/> Require authentication when sending from balance

Send money Delete recipient

Fill in JPY. USD will be filled in automatically

ACH payments are bank-to-bank money transfers processed through the Automatic Clearing House network and are less expensive than wires. These are processed automatically and should arrive quickly

The screenshot shows the 'International' tab selected. Under 'You send exactly', the amount is 1,000 USD. Below this is a list of options: 1.30 USD, 7.34 USD, 8.64 USD (with a minus sign), 991.36 USD (with an equals sign), and 139.970 (with an X). Under 'Recipient gets', the amount is 138,761 JPY. A pull-down menu is open, showing 'Connected bank account (ACH) fee' selected, with other options: 'Wire transfer - 3.52 USD fee', 'Debit card - 15.36 USD fee', and 'Credit card - 47.71 USD fee'. A green 'Continue' button is at the bottom.

USD

JPY

Pull down menu of options to pay



ACH transfers differ from wire transfers in important legal ways. An ACH payment is essentially an electronic personal check, whereas a wire transfer will require a few more steps using Wise's bank account.

The screenshot shows the 'International' tab selected. Under 'You send', the amount is 865.88 USD. Below this is a list of options: 1.12 USD, 6.61 USD, 7.73 USD (with a minus sign), 858.15 USD (with an equals sign), and 139.835 (with an X). Under 'Recipient gets exactly', the amount is 120000 JPY. A pull-down menu is open, showing 'Connected bank account (ACH) fee' selected, with other options: 'Our fee' and 'Total fees'. A green 'Continue' button is at the bottom.

Make sure amount is correct! You will have a chance to review before paying.



Wire transfers will require that you arrange for a wire transfer to Wise from your bank

How will you make your bank transfer?

- Online banking
- Telephone banking
- Bank branch

We need to receive your money by **Tuesday 13:26** to guarantee your rate of 139.565.

[Continue to our bank details](#)

[Cancel this transfer](#)

Wire transfer instructions

Payee name Wise US Inc.	Use this reference P22233880
Amount to send 10 USD	ACH Routing number 121000248
Account number 4807068978	Account type Checking
Our bank address Wells Fargo 420 Montgomery Street San Francisco CA 94104 +1 415 979 0775	Wise address: 30 W 26th Street Floor 6 New York NY 10010

Wise never takes money automatically from your account, you must send a wire to us.

You can use your [Bank of America online banking](#) or mobile app to make your wire transfer to Wise.

[I'll do this right now](#)

[I'll transfer my money later](#)

[Cancel this transfer](#)

Next, go to your Bank of America's online banking to set up your wire transfer

You'll need to do this next bit manually. Use the bank details below to make a payment to Wise from your bank account.

We need to receive your money by **Tuesday 13:26** to guarantee your rate of 139.565.

Wire transfer instructions

Payee name Wise US Inc.	Use this reference P22233880
Amount to send 10 USD	ACH Routing number 121000248
Account number 4807068978	Account type Checking
Our bank address Wells Fargo 420 Montgomery Street San Francisco CA 94104 +1 415 979 0775	Wise address: 30 W 26th Street Floor 6 New York NY 10010

Wise never takes money automatically from your account, you must send a wire to us.



Review

How would you like to pay?

- Connected U.S. bank account (ACH)**
8.64 USD in total fees.
Pay with ACH by connecting your bank account with Wise.
Should arrive in 22 minutes.
- Wire transfer**
10.85 USD in total fees.
Manually transfer the money to Wise using your bank.
Should arrive in 2 hours.
- Debit card**
22.63 USD in total fees.
Send from your Visa or Mastercard.
Should arrive in 52 minutes.
- Credit card**
54.80 USD in total fees.
Send from your Visa or Mastercard. Your bank may charge you a cash advance fee.
Should arrive in 52 minutes.

Not available

Transfer details

You send exactly **1,000 USD**
Total fees (included) 8.64 USD
Total amount we'll convert 991.36 USD
Guaranteed rate (23 hours) 139.605
Ikebana International gets
138,399 JPY
Should arrive in 22 minutes

Recipient details

Name Ikebana International
Email account@ikebanahq.org
Bank 0001
Branch 532
Account type CURRENT
Account number 0719019

[Continue to payment](#)

[Cancel this transfer](#)



Monitor your transfer with your bank account, emails, and Wise.com

