

# How to Find SWIFT Code and Receive Payment From AdSense?

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Live article:

<https://www.techrounder.com/news/how-to-receive-payment-from-adsense-if-my-bank-doesnt-have-swift-bic-code/>

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## Quick answer

Google AdSense is one of the main sources of advertisement used on most websites for a long time. In India Google now limited their payout only through direct bank transfer.

Google AdSense is one of the main sources of advertisement used on most websites for a long time. In India Google now limited their payout only through direct bank transfer. Previously Google had mainly two payment methods: direct bank transfer and the second is by Cheques.

But because of some reasons, google only making the payment via bank transfer now when the AdSense payment threshold has been reached. The transfer can be made to any bank account in India. However, there are some configurations needed. This makes some people confused. The most important thing is the SWIFT BIC Code. Many users are asking me the same question, how to find my Swift code.

## How to Add Bank Account In Google AdSense ?

From your Google AdSense account, go to the Payment section. In the payment section, click on the Add Payment Method.

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On the new page, you can provide the details of your bank account. Please see the screenshot below. It is not necessary to fill all the fields. The necessary fields are following.

1. Name on the Bank Account - There provide your name as seen on your bank account. It is recommended that your name on the bank account and the name on the Google AdSense should be the same.
2. Bank Name - Name of your bank (eg: State Bank of India, ICICI HDFC etc.)
3. IFSC Code - Here, you need to provide the IFSC code of your bank.
4. SWIFT BIC - Here, provide the SWIFT code of your Bank. If you can't find the code, then contact your local bank for the same. (Note all the banks do not have SWIFT BIC code. In that case, please see the below method)
5. Account Number - Provide your account number here.
6. Re-type Account Number - Here enter the account number once more.

## What is SWIFT BIC Code ?

SWIFT Code is the international code that is used to identify each bank for international or overseas transactions. Since Google is making the payment from outside India, SWIFT code is necessary to get the payment.

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## How to Find the SWIFT Code for a Bank

So for the general question "how do I find the swift code for my bank", we are giving the answer. SWIFT Code can be easily found from the Cheque leave if you have one. It is printed at the bottom of each cheque leaf-alternatively, the best way to find it is by making a call to any branch of your bank. The representative will tell you the code if needed.

## How to receive payment if my Bank Doesn't have SWIFT BIC Code ?

As I mentioned above, all the banks in India do not have the SWIFT BIC code. For, e.g., the State Bank of India is the largest in India. SBI also has several branches in each state too. But if we consider any state, out of 100s or 200s of branches in a state, only 20 or 30 branches will have the Swift BIC code.

So, the branch with the SWIFT BIC code can only receive payment from outside the country if your branch doesn't have the SWIFT feature; there is no need to worry. Still, you can receive the payment from your local bank.

In that case, find the nearest branch in your area with the SWIFT feature and find the bank's code (branch). In your Google AdSense, provide that SWIFT Code. That it. You are now done with it.

Now, you can receive payment directly to your local bank account. Your local bank doesn't need to have a SWIFT feature. If the SWIFT feature is unavailable in your bank, provide the nearest banks (branches) swift code.

Note: The SWIFT Code you provide must be from the same bank. If your bank account is ICICI, and once you search for the swift code of ICICI bank and that particular branch doesn't have SWIFT code, you can use the SWIFT code of any nearest ICICI branch. Once you fill up all the details and once your payment threshold has reached, google will release your payment on the AdSense payment date, which is 3rd week of every month.

## References

1. google.com - adsense - <https://www.google.com/adsense/>