



**COPPER MOON**  
**TRAVELS**

## **PAYMENT INFORMATION FOR BANKING**

**PLEASE READ THE NOTES AT THE BOTTOM FOR INFORMATION ABOUT HOW THE CURRENCY EXCHANGE AFFECTS YOUR PAYMENT**

### **E-TRANSFER / INTERNATIONAL TRANSFER / STRIPE / WISE**

#### **WISE:**

Wise is a safe app for exchanging, sending and receiving funds. We prefer using this app because guests can send us the payment in Pesos, and it will convert it to your currency automatically. This means if you are sending us \$23,000 MXN, it will show you exactly what you are paying in US, CAD, etc.

If you do not have a WISE account, it is easiest to set-it up on your smart phone, due to the verification security checks. Please have your banking info and ID ready, then click on the following link to connect with our account. You will get a discount on your first transaction.

WISE LINK: <https://wise.com/invite/ihpc/jenniferb907>

## **E-TRANSFER**

If you are Canadian or have a Canadian account, you can easily e-transfer us at [coppermoontravels@protonmail.com](mailto:coppermoontravels@protonmail.com).

## **US ACCOUNT THROUGH ROYAL BANK & JP MORGAN CHASE NY**

Name: Jennifer Ann Bjarnason

Email: [coppermoon2004@gmail.com](mailto:coppermoon2004@gmail.com)

Phone: +52 443 639 2782

Address:

2 Madrigal de las Altas Torres

Patzcuaro, Michoacan

Mexico 61606

Royal Bank of Canada:

1015 Ryan Road

Courtenay, BC

Canada V9N 3R6

Account Number: 01280-4505749  
Institution Number: 003  
SWIFT CODE: ROYCCAT2  
Intermediary Bank: JP Morgan Chase NY  
Intermediary Swift Code: CHASUS33  
ABA Routing #: ABA 021 000 021

## **INTERNATIONAL TRANSFER SCOTIABANK CANADA**

Name: Jennifer Ann Bjarnason  
Email: [coppermoontravels@protonmail.com](mailto:coppermoontravels@protonmail.com)  
Phone: +52 443 639 2782

Address:  
319 Sutil Road  
Quathiaski Cove, BC  
Canada V0P 1N0

Bank of Nova Scotia  
44 King St. West  
Toronto, ON  
Canada M5H 1H1

Account #: 70730 0715581  
Institution #: 002  
Routing #: 000270730

Swift Code: NOSCCATT

**If you are sending from the US, you may also need these numbers for an international transfer:**

Bank of America NA  
22 Broadway, New York, NY  
USA 100038

Swift Code: BOFAUS3N  
ABA #: 026009593

## **STRIPE**

If you would like to pay with a Credit Card, we add 4% because of the fees Stripe charges us. We do not include our banking fees in our price, so this is necessary for keeping the price as low as possible, if guests are using payment methods that do not incur extra expenses for us.

Please email us at [coppermoontravels@protonmail.com](mailto:coppermoontravels@protonmail.com) so we can send you an invoice through STRIPE.

## **HOW THE CURRENCY EXCHANGE RATE AFFECTS YOUR PAYMENT**

If you are not using WISE or Stripe, we cannot guarantee that your payment will match our price because of the way the exchange rate works. Your bank takes a cut of the exchange rate, so we will never receive the online equivalent.

Once we receive your payment, we will convert it and let you know what your balance is. The balance can be anywhere from \$100-\$600 pesos or so, depending on how much you are sending. On the rare occasion, we have owed clients money because the exchange rate came in higher when they sent it, than what it converted to by the time we received it.

Exchange rates are a bit tricky, especially when banks take a cut from the rates we see online – so please be aware that you may still owe a small balance due to this banking procedure.

## **QUESTIONS?**

Please contact Jennifer at [coppermoontravels@protonmail.com](mailto:coppermoontravels@protonmail.com)

**Thank You for Supporting Small Business**