

Domestic and International Wires

Make secure domestic and international wire transfers right from your Bank of America® account¹

Send wires from anywhere simply by signing into Online Banking

- Wires generally arrive at the recipient bank in one business day for domestic wires and two business days for international wires
- Transfers are available to more than 200 countries
- Sending a wire is secure and convenient

Before you start:

In order to complete a domestic or international wire transfer online, you'll need the recipient's wiring instructions and to set up SafePass®.

What you'll need	Domestic	International
Recipient bank name, address and country	X	X
Recipient bank's routing code	X	
Recipient bank's SWIFT/BIC or National ID ²		X
Recipient account number	X	X
Recipient's IBAN or country specific account structure (not all countries use IBANs, Mexico requires a CLABE)		X
Currency of Recipient's account (foreign currency or U.S. Dollars)		X
Purpose of transfer		X
Sign up for SafePass	X	X

How to send a wire in Online Banking:

Once you've signed into Online Banking select the "Using their account number at another bank" link from the **Transfers navigation** tab, and select "Same-day Wire transfer" and follow the instructions.

Should I send my wire in foreign currency or U.S. Dollars?

When you use Online Banking to send an international wire in foreign currency rather than U.S. Dollars,³ the exchange rate is locked in up front,⁴ the wire fee is \$10 less and the recipient will generally receive the funds sooner.

However, if you do not know the currency of the receiving account you should send in U.S. Dollars.

Why SafePass®?

The SafePass feature provides an extra layer of security that allows for wire transfers greater than \$1,000 in Online Banking.

Fees:

Wire type	Fee
Outbound domestic wire transfer	\$30
Outbound international wire sent in foreign currency ³	\$35
Outbound international wire sent in U.S. Dollars	\$45

Cut-off times:

Type	Cut-off Time
Domestic & International Wires U.S. Dollars, International Wires in foreign currency and Internal Wires	5 p.m. Eastern
Tax Payments	4 p.m. Eastern

Incoming wire information to provide to senders:

International:

Bank of America's SWIFT code BOFAUS3N can be used for incoming wires in U.S. Dollars or foreign currency. SWIFT members include banks, broker-dealers and investment managers. While not always required, a SWIFT code may be required by some banks for the completion of wire transfers.

Someone sending an incoming international wire to you may also ask for Bank of America's address. Here's the address to provide:

Bank of America, N.A.
222 Broadway
New York, NY 10038

Domestic:

You will need to provide your account number and wire transfer routing number. To find your account number sign in to Online Banking, select your desired account and then select the **Information & Services** tab.

ABA/Routing #: 026009593



If you have any questions or need further assistance, call **800.933.6262**

¹ Wire transfers cannot be sent to brokerage accounts.

² Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments should include a SWIFT Bank Identifier Code or a National ID as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE number in addition to the SWIFT BIC. Other countries might require a SWIFT Bank Identifier Code or a National ID with the recipient's account number.

³ Taxes and other third party fees may apply.

⁴ The exchange rate that Bank of America will offer you or assign to your transaction is determined by Bank of America based upon market conditions. Exchange rates offered by other dealers, or shown at other sources (including online sources) may be different from Bank of America's rates.

Some accounts, services, and fees vary from state to state. Please review the Personal Schedule of Fees for your state, available at bankofamerica.com/feesataglance and your local financial center.

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