



# Send wire transfers in the Mobile Banking app and Online Banking

You can send domestic and international wires (in foreign currency or U.S. dollars) right from your Bank of America account.<sup>1</sup>

To send a wire, you must be enrolled in Secured Transfer. Otherwise, have your debit card and PIN available to enroll within the wire process.

## Mobile Banking app:<sup>2</sup>

- Log in to the Mobile app and go to **Pay & Transfer**.
- Tap **Wire**, then **Start a wire** to initiate your wire transfer.
- Tap **Add new recipient** and select either **United States** or the country where the recipient's account is located. Follow the steps to complete required fields, then tap **Add**.
- To send a wire, choose an existing recipient and follow the onscreen steps.

## Online Banking:

- Log in to Online Banking, go to **Pay & Transfer** and select **Wires/ACH (U.S. or international)**.
- To add a new recipient, select **Add Account/Recipient**. Once added, we'll save the information. Refer to the next page for help on required information.
- To send a wire, select **Make Transfer** and follow the onscreen instructions. For domestic wires, be sure to choose **Same business day/Wire Transfer**.

## Should I send my international wire in foreign currency or U.S. dollars?

Choose to send the international wire in a currency that matches your recipient's account. Generally, most recipients' bank accounts are in their local currency. If you do not know the currency of your recipient's account, ask the recipient or send in U.S. dollars.

Here are some of the benefits when sending international wires in **foreign currency**:

- \$0 outbound wire transfer fee if sent in foreign currency
- Get a competitive foreign exchange rate<sup>3</sup> and know the exact amount sent to your recipient in their local currency
- Send wire transfers in 140+ currencies to over 200 countries

When deciding which currency option to choose, you should consider factors such as exchange rates<sup>3</sup> and other fees that may affect the total cost or the amount available after the transfer.

Questions? Visit our [FAQs page at bankofamerica.com/deposits/wire-transfers-faqs/](https://www.bankofamerica.com/deposits/wire-transfers-faqs/).

**Note:** Wire transfers are available in English and Spanish.

## Sending wires: Required information from recipients

### Domestic wires

- Name and address
- Bank wire routing number (ABA)
- Account number

### International wires

- Name, physical address and country
- Account number including CLABE or IBAN
- Bank identifier: SWIFT code. Some countries require specific bank identifiers: for example, Canada's Transit Code or India's IFSC code.
- Currency of account (for example: U.S. dollar, Euro, Indian Rupee, etc.)
- Purpose of the wire

Learn more about our Foreign Currency Payment requirements for each country and currency at [baml.bankofamerica.com/foreignpaymentsguide](https://baml.bankofamerica.com/foreignpaymentsguide)

## Sending wires: Cut-off time

### Type

All wire types except tax payments

### Cut-off time

5 p.m. Eastern time, business days

## Receiving Wires: Information you provide senders

You have the option to receive wires in either U.S. dollars or over 35 foreign currencies. Bank of America automatically converts foreign currencies into U.S. dollars and credits the funds to your account. Use the Foreign Currency Payments Guide at [baml.bankofamerica.com/foreignpaymentsguide](https://baml.bankofamerica.com/foreignpaymentsguide) to see the foreign currencies available to you.

### Domestic wires:

- Bank of America's wire routing #: 026009593
- If you need to find your account number, log in to Mobile or Online Banking and select the receiving account.

### International wires:

In addition to your account information and other personal details, your sender may need Bank of America's SWIFT code and address as follows:

Currency of wire transfer	SWIFT code	Address
U.S. dollars or unknown currency <sup>3</sup>	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Foreign currency <sup>3</sup>	BOFAUS6S	Bank of America, N.A., 555 California St., San Francisco, CA 94104

## Wire transfer fees

Wire type	Fee
Domestic wires — outbound (send)	\$30
International wires — outbound (send):	
• Send in foreign currency	\$0 (no fee)
• Send in U.S. dollars	\$45

<sup>1</sup> Fees apply to wire transfers. For international wire transfers, markups are included in Bank of America, N.A. ("Bank of America", the "Bank", "we" or "us") exchange rates. Exchange rates are determined by Bank of America in its sole discretion. Other financial institutions involved may also charge fees and deduct their fees from the amount of the wire transfer. See the [Online Banking Service Agreement](https://bankofamerica.com/serviceagreement) at [bankofamerica.com/serviceagreement](https://bankofamerica.com/serviceagreement) for details. Data connection required. Carrier fees may apply.

<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>3</sup> Exchange rates fluctuate, at times significantly, and you accept all risks that may result from such fluctuations. If we assign an exchange rate to your foreign exchange transaction, that rate will be determined by us in our sole discretion based upon such factors as we determine relevant, including, without limitation, market conditions, exchange rates charged by other parties, our desired rate of return, market risk, credit risk and other market, economic and business factors, and is subject to change at any time without notice. You acknowledge that exchange rates for retail and commercial transactions, and for transactions effected after regular business hours and on weekends, are different from the exchange rates for large inter-bank transactions effected during the business day, as may be reported in *The Wall Street Journal* or elsewhere. Exchange rates offered by other dealers or shown at other sources by us or other dealers (including online sources) may be different from our exchange rates. The exchange rate you are offered may be different from, and likely inferior to, the rate paid by us to acquire the underlying currency.

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Please review the Personal Schedule of Fees, available at [bankofamerica.com/fees](https://bankofamerica.com/fees) and your local financial center.

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