

Quickstart: Withdraw to Bank

Learn the basics of sending funds from your Circle account to an external bank account [Suggest Edits](#)

Sending funds from your Circle Account to an external bank account is one of the most basic primitives (building blocks) enabled by the APIs. This quickstart walks through sending USDC USD externally. You can follow the same steps when sending EURC EUR as well.

1. Get an API key

Circle's APIs use [API keys](#) as the mechanism to authenticate client requests. The API key must be set in the Authorization header of the request sent from your backend server. The format of the header is Bearer secret-key-value.

To obtain an API key for the sandbox environment, simply [create an account](#) and generate a new key in settings - it only takes a few seconds.

[GET AN API KEY](#)

Once you have generated your API key, record it in a secure place.

2. Link a bank account

To send account funds externally, you will need a bank account to send to <https://developers.circle.com/circle-mint/reference/createbusinesswireaccount>

Add [Create A Wire Bank Account](#) walkthrough

NOTE - the parameters listed below are slightly different for US Bank accounts, Non-US bank accounts - IBAN supported and Non-US bank accounts - non-IBAN supported. Please see the above link for details.

Request

```
cURL JavaScript curl --request POST \ --url https://api-sandbox.circle.com/v1/businessAccount/banks/wires \ --header 'accept: application/json' \ --header 'authorization: Bearer {YOUR_API_KEY}' \ --header 'content-type: application/json' \ --data '{ "billingDetails": { "name": "Satoshi Nakamoto", "city": "Boston", "country": "US", "line1": "100 Money Street", "district": "MA", "postalCode": "01234" }, "bankAddress": { "bankName": "SAN FRANCISCO", "city": "SAN FRANCISCO", "country": "US", "line1": "100 Money Street", "district": "CA" }, "idempotencyKey": "ba943ff1-ca16-49b2-ba55-1057e70ca5c7", "accountNumber": "12340010", "routingNumber": "121000248" } ' const options = {
```

```
method: 'POST',
```

```
headers: {
```

```
accept: 'application/json',
```

```
'content-type': 'application/json',
```

```
authorization: 'Bearer {YOUR_API_KEY}'
```

```
}
```

```
};
```

```
fetch('https://api-sandbox.circle.com/v1/businessAccount/banks/wires', options)
```

```
.then(response => response.json())
```

```
.then(response => console.log(response))
```

```
.catch(err => console.error(err)); RESPONSE
```

```
JSON { "data": { "id": "9d1fa351-b24d-442a-8aa5-e717db1ed636", "status": "pending", "description": "WELLS FARGO BANK, NA ****0010", "trackingRef": "CIR2GKYL4B", "fingerprint": "a9a71b77-d83d-4fbc-997f-41a33550c594", "virtualAccountEnabled": true, "billingDetails": { "name": "Satoshi Nakamoto", "line1": "100 Money Street", "city": "Boston", "postalCode": "01234", "district": "MA", "country": "US" }, "bankAddress": { "bankName": "WELLS FARGO BANK, NA", "line1": "100 Money Street", "city": "SAN FRANCISCO", "district": "CA", "country": "US" }, "createDate": "2023-11-04T20:02:21.062Z", "updateDate": "2023-11-04T20:02:21.062Z" } }
```

2. Fund Your Account

If you haven't done so already, make sure you [fund your account for testing](#) . You can do this one of two ways: by using the Circle Payments API to accept a payment, or by receiving an external USDC transfer from a faucet or other source.

3. Send Funds

Sufficient Balance Requirement

You can transfer any amount you want if your account holds sufficient balance to cover the transfer. To send funds externally, you will use the [create a payout endpoint](#) .

REQUEST

```
cURL JavaScript curl --request POST \ --url https://api-sandbox.circle.com/v1/businessAccount/payouts \ --header 'accept: application/json' \ --header 'authorization: Bearer {YOUR_API_KEY}' \ --header 'content-type: application/json' \ --data '{ "destination": { "type": "wire", "id": "9d1fa351-b24d-442a-8aa5-e717db1ed636" }, "amount": { "currency": "USD", "amount": "1.00" }, "idempotencyKey": "ba943ff1-ca16-49b2-ba55-1057e70ca5c7" } ' const options = {
```

```
method: 'POST',
```

```
headers: {
```

```
accept: 'application/json',
```

```
'content-type': 'application/json',
```

```
authorization: 'Bearer {YOUR_API_KEY}'
```

```
},
```

```
body: JSON.stringify({destination: {type: 'wire'}, amount: {currency: 'USD'}})
```

```
};
```

```
fetch('https://api-sandbox.circle.com/v1/businessAccount/payouts', options)
```

```
.then(response => response.json())
```

```
.then(response => console.log(response))
```

```
.catch(err => console.error(err)); RESPONSE
```

```
JSON { "data": { "id": "9cf38c76-cac4-40d8-a516-f46e9a610a85", "amount": { "amount": "1.00", "currency": "USD" }, "status": "pending", "sourceWalletId": "1016875042", "destination": { "type": "wire", "id": "9d1fa351-b24d-442a-8aa5-e717db1ed636", "name": "WELLS FARGO BANK, NA ****0010" }, "createDate": "2023-11-04T20:04:41.669Z", "updateDate": "2023-11-04T20:04:41.669Z" } }
```

4. Check the Status of the Transfer

You can use the [get a payout endpoint](#) to retrieve details about the status of the transaction. You can use it as in the command below.

REQUEST

```
cURL JavaScript curl --request GET \ --url https://api-sandbox.circle.com/v1/businessAccount/payouts/9cf38c76-cac4-40d8-a516-f46e9a610a85 \ --header 'accept: application/json' \ --header 'authorization: Bearer {YOUR_API_KEY}' const options = {
```

```
method: 'GET',
```

```
headers: {
```

```
accept: 'application/json',
```

```
authorization: 'Bearer {YOUR_API_KEY}'
```

```
}
```

```
};
```

```
fetch('https://api-sandbox.circle.com/v1/businessAccount/payouts/id', options)
```

```
.then(response => response.json())
```

```
.then(response => console.log(response))
```

```
.catch(err => console.error(err)); RESPONSE
```

```
JSON { "data": { "id": "9cf38c76-cac4-40d8-a516-f46e9a610a85", "amount": { "amount": "1.00", "currency": "USD" }, "status":  
"pending", "sourceWalletId": "1016875042", "destination": { "type": "wire", "id": "9d1fa351-b24d-442a-8aa5-e717db1ed636",  
"name": "WELLS FARGO BANK, NA ****0010" }, "createDate": "2023-11-04T20:04:41.669Z", "updateDate": "2023-11-  
04T20:04:41.778Z" } }
```

For Circle Mint Singapore Customers

You must verify all recipients of your transfers using the UI in the Circle Console.

Congratulations. You have successfully sent fiat using Circle's APIs.

5. Ready for the next step?

After experimenting with our APIs, you'll want to start building test integrations in sandbox prior to moving into production. Start by [applying for a Circle Mint account](#). We'll be happy to walk you through the next steps. Updated about 2 months ago * [Table of Contents](#) * [1. Get an API key](#) * [2. Link a bank account](#) * [2. Fund Your Account](#) * [3. Send Funds](#) * [4. Check the Status of the Transfer](#) * [5. Ready for the next step?](#)