



Send wire transfers in Online Banking

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

Log into your Online Banking² and follow these steps:

- From the **Pay & Transfer** tab, select **Send a wire/external transfer**
- 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 a Transfer** and follow the onscreen instructions.

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. If your recipient has a local currency account, you may send in the recipient's local currency. Generally, most recipients' accounts are held in the local currency of the country they reside in. If your recipient has a U.S. dollar account, you may send in U.S. dollars. If you do not know the currency of your recipient's account, you should consult 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 rate³ and know the exact amount your recipient will receive in their local currency
- Send payments in 140+ currencies to over 200 countries

When deciding which currency option to choose, you should consider factors such as exchange rates³ 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: The wire transfer section in Online Banking is not available in Spanish.

Sending wires: Required information from recipients

Domestic wires

- Name and address
- Bank's routing code (ABA)
- Account number

International wires

- Name, physical address and country
- Account number (You may need a country-specific account structure, for example a CLABE for Mexico or an IBAN.⁴)
- Bank identifier: SWIFT/BIC, Branch code or National ID (Some countries have specific bank identifiers: for example, Transit Code for Canada or IFSC for India)⁴
- 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

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 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 click on 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 ³	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Foreign currency ³	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

¹ 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](#) for details. Data connection required. Carrier fees may apply.

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

³ 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 interbank 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.

We provide all-in pricing for exchange rates. The price provided may include profit, fees, costs, charges or other markups as determined by us in our sole discretion. The level of the fee or markup may differ for each customer and may differ for the same customer depending on the method or venue used for transaction execution.

We disclaim any and all liability for our exchange rates, including without limitation direct, indirect or consequential loss, and any liability if our exchange rates are different from rates offered or reported by third parties, or offered by us at a different time, location, transaction amount, or involving a different payment media.

⁴ All wire transfer payments should include a SWIFT Code or a country-specific bank identifier. For participating countries, the recipient's International Bank Account Number (IBAN) is required. Mexican banks require a CLABE number in addition to the SWIFT Code. International wires may require additional information depending on the receiving country.

Please review the Personal Schedule of Fees, available at bankofamerica.com/fees and your local financial center.

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