



Make wire transfers through Online Banking from anywhere

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

Log into your Online Banking¹ and follow these steps:

- From the **Transfer | Zelle®** tab, select **To/from other banks (includes wires)**
- 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.

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 (FX)**:

- Savings: Pay no Bank of America outbound wire transfer fee. You may also get a better exchange rate² when using Online Banking than in the financial center.
- Transparency: Lock in a competitive FX rate² and know the exact amount of the foreign currency sent
- Convenience: Use a single provider to send payments in 140+ currencies to over 200 countries

When deciding which currency option to choose, you should consider factors such as exchange rates² and other fees that may affect the total cost or the amount available after the transfer.

Note: The wire transfer section in Online Banking is not available in Spanish.

Sending wires: Required information from recipients

Domestic wires

- Recipient name and address
- Recipient bank's routing code (ABA)
- Recipient account number

International wires

- Recipient name, physical address and country
- Recipient account number (You may need a country-specific account structure, for example a CLABE for Mexico or an IBAN.³)
- Recipient bank's SWIFT/BIC, Branch code or National ID³
- Currency of recipient's 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

Domestic Wires:

- BofA's wire routing #: 026009593
- Log into Online Banking to find your account number. Click on the desired account to receive the wire then select **Information & Services** tab.

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 ²	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Foreign currency ²	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 ^{2, 4}	\$0 (No fee)
Send in U.S. Dollars ⁴	\$45



If you have any questions, please visit our FAQ page at bankofamerica.com/deposits/wire-transfers-faqs.

¹ Wire transfers are not available in our Mobile App.

² Exchange rates fluctuate, at times significantly, and you acknowledge and accept all risks that may result from such fluctuations. If we assign an exchange rate to your foreign exchange transaction, that exchange 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.

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 do not accept any liability for our exchange rates. Any and all liability for our exchange rates is disclaimed, 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, at a different location, for a different transaction amount, or involving a different payment media (including but not limited to bank-notes, checks, wire transfers, etc.).

³ 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. Wires going to foreign countries may require additional information depending on the receiving foreign country.

⁴ Taxes and other third-party fees may apply. We're required by law to inform you of the exact fees you will incur for international wires, including fees from other banks. If we do not have the exact fees from other banks, we will not be able to process the request.

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

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