



Send wire transfers in the Mobile Banking app and Online Banking

You can send domestic and international wires in 140+ currencies to over 200 countries.¹

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:²

- Log in to the Mobile app, then go to **Pay & Transfer**.
- Tap **Wire**, then **Start a wire** to initiate your wire transfer.
- To add a new recipient, tap **Add new recipient** and select the country where the recipient's account is located. Follow the steps to complete required fields.
- To send a wire, choose a recipient and follow the onscreen steps. Refer to the next page for help with required information.

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** and select the country where the recipient's account is located. Follow the steps to complete required fields.
- To send a wire, select **Make Transfer**, choose a recipient and follow the onscreen instructions. For domestic wires, be sure to choose **Same business day/Wire Transfer**. Refer to the next page for help with required information.

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**:

- No outbound wire transfer fee if sent in foreign currency, but exchange rate markups apply.³
- Get a competitive foreign exchange rate and know the exact amount sent to your recipient in their local currency⁴
- 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 and other fees that may affect the total cost or the amount available after the transfer.

Questions? Learn more and see FAQs at bofa.com/wiretransfers

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 identifier including: Account number, IBAN, or CLABE
- Bank identifier: SWIFT code. Some countries require specific bank identifiers, for example Canada's Transit Code or India's IFSC code.
- Currency of the 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. Domestic wires typically arrive the same business day; international wires in 1–5 business days, but may depend on currency selected and processing time of the receiving bank.

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 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 ⁴	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Foreign currency ⁴	BOFAUS6S	Bank of America, N.A., 555 California St., San Francisco, CA 94104

Wire transfer fees

Wire type	Fee ⁵
Domestic wires — outbound (send)	\$30 ³
International wires — outbound (send):	
• Send in foreign currency	No outbound wire transfer fees, but exchange rate markups apply ³
• Send in U.S. dollars	\$45
Inbound wires — domestic or international	\$15 ⁵

¹ Fees apply to domestic wire transfers and international wire transfers sent in U.S. dollars.

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 We do not charge a transfer fee for outbound international wire transfers sent in foreign currency, but there are markups associated with currency conversion which are included in the Bank of America, N.A. exchange rate and we may make money from the foreign currency exchange. Exchange rates are determined by Bank of America in its sole discretion. Other financial institutions involved may charge fees and deduct their fees from the amount of the wire transfer. When deciding between sending in foreign currency or U.S. Dollars, you should consider factors that impact the total cost to send or the amount available after transfer such as exchange rates and other fees. See the Personal Schedule of Fees at bofa.com/fees; Business Schedule of Fees at bofa.com/businessfeesataglance; and Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required. Carrier fees may apply.

⁴ 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. 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. Exchange rates offered by other dealers or shown on 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 (including but not limited to bank-notes, checks, wire transfers, etc.).

⁵ Wire transfer fees apply per wire, and may be waived for some account holders. Please review the schedule of fees: Personal, bofa.com/fees; or Business, bofa.com/businessfeesataglance; or visit your local financial center.

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