



# Make bank transfers in the Mobile Banking app and Online Banking

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

To send a wire, you must be enrolled in Secured Transfer (you'll need your debit card number, PIN, and U.S. mobile number), or register a USB security key.

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

- 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.
- To see wire status, go to Pay & Transfer.

## 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.
- To see wire status, go to Pay & 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**:

- No outbound wire transfer fee if sent in foreign currency, but exchange rate markups apply.<sup>3</sup>
- Get a competitive foreign exchange rate and know the exact amount sent to your recipient in their local currency<sup>4</sup>
- 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](https://www.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, 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](https://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](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>4</sup>	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Foreign currency <sup>4</sup>	BOFAUS6S	Bank of America, N.A., 555 California St., San Francisco, CA 94104

## Wire transfer fees

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

<sup>1</sup> Fees or other costs may apply to wire transfers. For SafeBalance Banking® for Family Banking accounts, the parent owner can send and receive wire transfers but their child using the account cannot. See the Online Banking Service Agreement for details. Data connection required. Carrier fees may apply.

<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

<sup>3</sup> Fees apply to outbound domestic wire transfers and international wire transfers sent in U.S. dollars.

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. See the schedule of fees: Personal [bofa.com/fees](https://bofa.com/fees), Business [bofa.com/businessfeesataglance](https://bofa.com/businessfeesataglance), and Online Banking Service Agreement [bankofamerica.com/serviceagreement](https://bankofamerica.com/serviceagreement) for details. Data connection required. Carrier fees may apply.

<sup>4</sup> 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. 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 the exchange rate applied to your foreign exchange transaction. The exchange rate you are offered may be different from, and likely inferior to, the rate paid by us to acquire the underlying currency.

<sup>5</sup> Wire transfer fees apply per wire, and may be waived for some account holders. Please review the schedule of fees: Personal, [bofa.com/fees](https://bofa.com/fees); or Business, [bankofamerica.com/Business\\_Schedule\\_Of\\_Fees](https://bankofamerica.com/Business_Schedule_Of_Fees); or visit your local financial center.

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