



Fast and convenient wire transfers through Online Banking

Make domestic and international wires right from your Bank of America® account¹

- Wires submitted by 5 p.m. Eastern will go out the same day and generally be delivered in one business day for domestic and two business days for international.²
- Add a recipient once — we'll save the details for next time.

How to send a wire in Online Banking³

1. Set up SafePass®

- Sign in to Online Banking, select **Profile & Settings** and then click **Manage SafePass®**.
- Select a **SafePass®** device and follow the on-screen instructions.

2. Make your wire transfer (see chart for information needed)

- Sign in to Online Banking, hover over the **Transfer | Zelle®** tab, and select **At another bank** found under **Using Someone's Account Number**.
- If you need to add a new recipient, follow the instructions on the **Add Account/Recipient** screen.
- Once the recipient is added, follow the instructions on the **Make Transfer** screen.

Note: Special characters are not allowed (e.g. -, +, &, etc.) in the notes field.

Why SafePass®? The SafePass feature is a one-time passcode sent to your mobile device. It provides extra security and is required for domestic and international transfers over \$1,000. When a code is needed, you'll be prompted to have a code sent to your device.

Should I send my international wire in foreign currency or U.S. dollars?

You should consider factors such as exchange rates, currency availability and fees. When you use Online Banking to send an international wire in foreign currency, you may be able to get a better exchange rate⁴ than in the financial center. When sending in foreign currency there is no Bank of America wire transfer fee, a competitive exchange rate⁴ is locked in up front and the recipient will generally receive the funds in one to two business days. However, if you do not know the currency of the receiving account, you should consult the recipient or send in U.S. dollars.

 **If you have any questions, please visit [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.

Required information

Domestic wires

- Recipient name and address
- Recipient bank's routing code
- 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.⁵)
- Recipient bank's SWIFT/BIC, Branch code or National ID⁵
- Currency of recipient's account (foreign currency or U.S. dollars)
- Purpose of wire
- Learn more about our Foreign Currency Payment requirements for each country and currency at baml.bankofamerica.com/foreignpaymentsguide

Fees

Wire type	Fee
Incoming domestic wire ⁶	\$15
Incoming international wire ^{4,6}	\$16
Outbound domestic wire	\$30
Outbound international wire sent in foreign currency ^{4,7}	No fee
Outbound international wire sent in U.S. dollars ⁷	\$45

Outbound wire cutoff times

Type	Cut-off time
All wire types except tax payments	5 p.m. Eastern
Tax payments	4 p.m. Eastern

Receiving wires: What you'll need to give senders

International wires

Currency type	SWIFT code	Address
U.S. dollars	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
Unknown currency ⁴	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038

Domestic wires

- Your account number: To find your account number, sign in to Online Banking, select your desired account and then select the **Information & Services** tab.
- Wire routing #: 026009593

¹ Wire transfers cannot be sent to brokerage accounts.

² Special rules apply to electronic transfers of funds sent outside the United States by consumer customers primarily for personal, family or household purposes. We'll present you a prepayment disclosure and a receipt at the time of your transfer, and we'll let you know the date that funds will be available to the recipient.

³ Wire transfers are not available in our Mobile App.

⁴ 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 mark ups 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.).

⁵ 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.

⁶ Fee may be waived depending on your account type or relationship. Please see your Personal Schedule of Fees for details.

⁷ 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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