How to Send Wire Transfers on Chase Online℠

For a convenient, secure and quick way to send money directly to someone’s bank account, use a wire transfer through Chase Online℠. Simply follow these step-by-step instructions:

Before you start, here’s a list of what you’ll need to complete a wire transfer:

- At least one phone number registered to your Chase Online profile so we can send you an Activation Code to perform a security check
- Recipient’s full name, as it appears on their bank account
- Recipient’s nickname
- Recipient’s full home address
- Recipient bank’s routing number (ABA number)
- Recipient bank’s account number
- Intermediary bank’s routing number (if applicable)
- Recipient bank’s full address (international wire transfers only)

Note: Transaction limits apply. If you plan to wire a large sum of money, such as a down payment for a house, you may want to verify your transaction limit ahead of time.
Section 1: Add a Wire Recipient

To begin, hover over the Payments & Transfers tab, select “Wire Transfer” and “Add a Wire Recipient.”
You'll be asked to go through Security Check, where we'll send an Activation Code to your phone number registered on Chase Online by text message or phone call. After you've entered the correct Activation Code, you'll be able to add a recipient.
Enter the recipient's full name as it appears on their bank account, nickname (how you identify the recipient) and full address. You can enter a message to the recipient, which allows you to add information about the wire transfer for your recipient's records. The recipient's bank is not obligated to include messages as a part of the wire, which means your recipient may or may not receive the message.

**Note:** If your recipient's name is longer than 35 characters, please enter what you can in this field, then enter the full name in "Message to recipient bank," which you'll see when you enter the recipient's account number.

Click "Next" to continue.
Enter the bank routing number for your recipient’s bank. U.S. banks use a nine-digit American Bankers Association (ABA) number. International banks use a Society for Worldwide Interbank Financial Telecommunication (SWIFT) code, which varies in length and often uses numbers and letters. If you need help finding the recipient’s bank routing number, use the “ABA/SWIFT Lookup Guide.”

Click “Next” to continue.
Based on what you’ve told us, we’ll provide the bank’s name and country. If this isn’t correct, please use the “ABA/SWIFT Lookup Guide” by clicking “Back.” Next, enter the recipient’s account number, and reenter it to verify the number is correct. If you choose, you can send a message to the recipient’s bank. This message will be included in the wire transfer details.

Note: If the recipient’s bank is a Federal Credit Union or if your recipient’s bank is an international bank, please contact the recipient to find out if an intermediary bank is required to complete the transaction. If so, please select “Yes” to “Add an intermediary bank.”

If you need to add an intermediary bank, now you’ll add that bank’s routing number or SWIFT number if this is an international bank. To find it, click “Look it up.”

Click “Next” to continue.
Tip for adding an international bank: Check these details to make sure they’ve been entered correctly:

- For wire transfers to Mexico, the account number must be in the Clave Bancaria Estandarizada (CLABE) format. This is an 18-digit number.
- For wire transfers to India, an Indian Financial System Code (IFSC) is required. You can obtain the IFSC from your recipient.
- For wire transfers to Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Turkey and the United Kingdom, the account number must be in the International Bank Account Number (IBAN) format. This consists of a two-character country code followed by two check digits and up to 30 alphanumeric characters.
- For other countries, the account number must be entered without spaces or hyphens.

Click “Next” to continue.
Verify all the information for your wire recipient. Click “Change” if you need to alter any information.

When all the information you've provided is correct, click “Add Recipient” to continue.
You’ll see a page confirming that your wire recipient is ready to use. You can now schedule a wire or add more recipients.
Section 2: Schedule an International Wire

With Chase Online, you can send wires in U.S. Dollars or other available currencies to international recipients. To make things easy, we can apply the exchange rate to your transfer amount and send the funds in the eligible local currency.

**Note:** Fees may apply and are provided in the Wire Transfer Services Agreement.

1. To begin, hover over the Send Payments tab, select “Wire Transfer” and “Schedule Wire.”
Choose the account you’d like to wire money from.

Choose the recipient who will receive your funds.

Click “Next” to continue.
4. Enter your wire amount and use the drop-down list to indicate which currency you’d like to use. Then, click “Continue.”
Read the “Important!” note. If you decide to send a wire in U.S. Dollars, the recipient bank may convert it to local currency. That could affect the final amount the recipient receives. However, if you send your wire in an eligible foreign currency, you can:

• Protect yourself from rate fluctuations by locking in your exchange rate.
• Avoid exchange-related delays before the beneficiary’s account is credited.

Specify which currency you’d like to use to send your wire. If you send the wire in foreign currency, you’ll see the amount and exchange rate for this foreign currency, as well as the U.S. Dollar amount we’ll debit from your account. We’re unable to schedule international wires sent in foreign currency on a future date, so the “Wire date” field will default to the current date.

If you’d like, you can enter a message to your wire recipient, which allows you to give information about the wire transfer to your recipient. The recipient’s bank is not obligated to include this message. However, if you send a message or instructions to the recipient’s bank, the bank is obligated to send this message in the wire transfer details. You also can include a memo to help you refer to this wire later. As you would with any electronic transaction, please be careful when entering personal information online.

Click “Next” to continue.
Review your wire details, including your recipient, funding account, wire amount, wire currency, exchange rate, debit amount, wire date and any applicable messages and memos.

Continued on next page...
Click “Authorize Wire.” When you click this button, you agree to the Wire Agreement terms and conditions. You also can click “Change” to revise your wire or “Cancel” to exit without completing your transaction.
We’ll confirm that we scheduled your wire. We'll include a transaction number you can use later to refer to this wire. You also can print this page for your reference.