

CHASE CONNECT[®] USER GUIDE

Domestic & International Wires



Add a Recipient





CHASE CONNECT

Open an account

Accounts Pay & transfer Collect

Wires & global transfers **1** Send money

Click **Pay & transfer** and select **Wires & global transfers** from the drop down

Sending money internationally?
Explore country and currency options to lock in a foreign exchange rate.

Filter by Recipients from the past 180 days [Add a recipient](#) Search recipients

Schedule Wires & Global Transfers

Filter Domestic recipients International recipients

RECIPIENTS FROM THE PAST 180 DAYS

India (...4676)	7,931.50 INR	MAY 21 PENDING REVIEW	See recipient details Send money
UAE (...2069)			See recipient details Send money



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Filter by Recipients from the past 180 days

2 Add a recipient Search recipients

Schedule Wires & Global Transfers

Filter Domestic recipients International recipients

RECIPIENTS FROM THE PAST 180 DAYS

India (...4676)	7,931.50 INR	MAY 21 PENDING REVIEW	See recipient details Send money
UAE (...2069)			See recipient details Send money

Click **Add a recipient** to add a new domestic or international recipient



Open an account **CHASE CONNECT** Sign out

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Add Wire Recipient

transfer for more than your daily limit, you can visit any Chase branch.

For domestic transfers, you might want to use Zelle.

Please tell us about the recipient's bank.

Bank country

If your recipient's bank is outside the U.S., please choose the appropriate country so we can help you add an international wire recipient.

SWIFT/BIC [Edit](#)

Bank name

Address

City

Postal code

Bank country

[Need help? Search by bank >](#)

If you don't know your bank's SWIFT code, you can search for it.

Recipient account number

Verify recipient account number

Show account number

Indian Financial System Code (IFSC)

Message to recipient bank

(Optional with a maximum 75 characters)

Recipient type

3

For both domestic and foreign recipients complete the necessary information and click **Add recipient**

NOTE: Required information will vary by recipient type and country. If you have questions about required information, contact your recipient for the necessary details

For international recipients, choose the currency to be delivered to your recipient.

Calculate and Send

Schedule a real-time, recurring or future dated wire. Choose your preferred currency and request a foreign exchange rate for the transfer¹.

Explore the currencies available:
chase.com/ChaseConnectFX



¹Terms and conditions, including fees and limitations, apply as described in the Chase Connect Online Services Agreement

Domestic Wires





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Filter by Domestic recipients [Add a recipient](#) Search recipients

Schedule Wires & Global Transfers

Filter **Domestic recipients** International recipients

DOMESTIC RECIPIENT 1	2
Dom1 (...8175)	See recipient details Send money

Select **Domestic Recipients**

Once you've found your recipient click **Send money**



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Wire to: Dom1 (...8175)

Wire from: COMMERCIAL CHECKING (...0083): \$2,993,177

Wire amount: \$

Wire date: 06/18/2021

Make this a repeating wire: Off

Wire Summary: Total \$0.00 USD

Additional information:

Message to recipient bank: [Text box]

Message to recipient: [Text box]

Memo: [Text box]

Cancel Back Next

Complete the necessary information

3

Click Next

4



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Does everything look OK?

Account details

Wire to Dom1 (...8175)
 Wire from COMMERCIAL CHECKING (...0083)

Sender information

Wire date Jun 18, 2021
 Wire amount \$123.00 USD (U.S. Dollars)
 Outgoing wire transfer fee See analysis statement

Total \$123.00 USD (U.S. Dollars)
Your account activity will show separate charges for wire amount and wire transfer fee.

Additional information

Message to recipient bank None
 Message to recipient None
 Memo None

Cancel

Back

5
 Schedule Wire

Review your wire for accuracy and click **Schedule Wire**

Foreign Exchange (FX) Wires





Open an account **CHASE CONNECT** Sign out

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1 Sending money internationally? Explore country and currency options to lock in a foreign exchange rate.

Send to: Individual recipient Pay from: CHASE CHECKING (...6899) Send to country: Kazakhstan

You send: Equivalent dollar amount (Transfer amount) \$ 110.00 USD Wire amount: 110.00 Currency: USD

They receive: Wire amount: 110.00 Currency: USD

Send money > Wire fee: \$40.00 Total: \$150.00

Use the currency calculator to view and lock exchange rates. Click **send money** to schedule your wire

Filter by International recipients Add a recipient Search recipients

Schedule Wires & Global Transfers Filter Domestic recipients International

INTERNATIONAL RECIPIENTS

India (...4676)	7,931.50 INR	MAY 21 PENDING REVIEW	See recipient
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NOTE: Don't need to calculate the rate before sending, simply choose your recipient



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Sign out

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India (...4676) COMMERCIAL CHECKING (...0083): \$2,993,177.52

Equivalent dollar amount (Transfer amount) Wire amount Currency

\$ USD = GBP

Make this a repeating wire Off Wire date

You aren't allowed to set up future-dated or recurring wires from personal accounts.

We'll start processing your wire the same business day if we receive it before 5PM ET. If we receive your request after that time, we'll process it the following business day.

If you send a wire, it goes through an internal review process, and in some cases we may need to contact you to verify your request. After we've sent the wire, the receiving bank may have its own review process, which could further delay the wire.

If the currency doesn't match, the receiving bank may reject it or charge a fee to convert it into USD.

The foreign exchange rates shown are determined by us in our sole discretion. The exchange rate we use will include a spread and may include commissions or other costs that we, our affiliates, or our vendors may charge in providing foreign currency exchange to you. The exchange rate may vary among customers depending on your relationship, products with us or the type of transaction being conducted, the dollar amount, type of currency, and the date and the time of the exchange. You should expect that these rates will be less favorable than rates quoted online or in publications.

The receiving bank may have its own review process, and may need additional materials in order to process the wire to your recipient.

Payment purpose

Payment code category Country where services were provided

Additional information

Message to recipient bank Message to recipient Memo

Maximum 75 characters (optional) Maximum 140 characters (optional) Maximum 100 characters (optional)

After you have requested a wire transfer, we will send a status update to the primary email address that we have on file for you. Please check your wire activity page for the status.

Wire Summary

Wire amount: 0.00 GBP

Transfer amount: \$0.00 USD

Wire transfer fee: See analysis statement

Total: \$0.00 USD

2

Complete the necessary information

3

Click Next

NOTE: Sending a foreign wire in USD may result in additional fees. Contact your relationship team for assistance



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Does everything look OK?

Outgoing wire transfer fee We'll assess any fee for this transaction through Account Analysis. Please see your monthly analysis statement for details.

Total \$1,024.46 (U.S. Dollar)
Your account activity will show separate charges for wire amount and wire transfer fee.

Recipient Information

Recipient: UK
123 main street
London, London, 09887
Great Britain and Northern Ireland

Recipient bank: Acture Limited
Charter House Marlborough Park Southdown Road
Harpenden, AL5 1NL
Great Britain and Northern Ireland

We'll start processing your wire the same business day if we receive it before 5PM ET. If we receive your request after that time, we'll process it the following business day.

Before we send a wire, it goes through an internal review process, and in some cases we may need to contact you to verify your request. After we've sent the wire, the receiving bank may have its own review process, which could delay delivery.

Your recipient will typically get an international wire within 3-5 business days.

Additional information

Message to recipient bank: None
Message to recipient: None
Memo: None

4

Cancel Back **Authorize wire in Pound Sterling (GBP)**

Review your wire for accuracy and click **Schedule Wire**

Payment Activity





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All wire activity Repeating wires

FILTER BY Choose one Wire Money >

Status	Wire to	Transaction number	Transfer amount	Amount
Pending approval	Dom1	5203302412	\$123.00	\$123.00 USD
				Edit Cancel
▶ May 21, 2021 Pending review	India	5203221182	\$112.00	7,931.50 INR
				Request Info >

You've reached the end of your account activity.

Don't see your payment? [Ask us to look for it.](#)

2

To view recent transactions, click **Payment activity**

For wire still pending you can click **Edit** or **Cancel**

NOTE: Wires cannot be edited on the day they are scheduled to be paid

Manage Recipients



The screenshot shows the Chase Connect interface. At the top, there's a navigation bar with 'CHASE CONNECT' and a 'Sign out' button. Below that is a menu with 'Accounts', 'Pay & transfer', 'Collect & deposit', 'Account management', and 'Security'. Under 'Pay & transfer', there's a sub-menu with 'Wires & global transfers', 'Send money', 'Payment activity', 'Manage recipients', and 'Help & support'. The 'Manage recipients' option is highlighted. On the left, there's a sidebar with 'MANAGE RECIPIENTS' and 'MY WIRE RECIPIENTS'. Under 'MANAGE RECIPIENTS', there are options: 'Edit/delete recipients', 'Add a recipient', 'Export/Import recipients', 'Edit/Delete a Group', and 'Create a Group'. Under 'MY WIRE RECIPIENTS', there's a search bar and a list of recipients: 'Dom1', 'India', and 'UAE'. The main content area is titled 'Edit/Delete Recipients' and shows 'Bank information' for a recipient. The bank information includes: 'Bank routing number (ABA/US SWIFT) ...0021', 'Bank country United States', and 'Address 875 Saw Mill River Rd'. Below that is 'Recipient information' with fields: 'Recipient country United States', 'Recipient name Dom1', 'Recipient nickname Dom1', 'Address Address 1', 'Address 2', and 'City princeton'. There are two callouts: one pointing to the 'Edit/Delete Recipients' title with the text 'To view domestic and international recipients click **Manage recipients**', and another pointing to the 'Edit/Delete a Group' option with the text 'You can choose to: **Edit / delete** a recipient, **Add** a recipient, **Import** recipients, **Create a group** of recipients, and **Edit / Delete** the group'.

Glossary





Here are some commonly used wire transfer terms and their definitions

ABA routing number – A nine-digit numeric code used to identify financial institutions in the United States

SWIFT (Society for Worldwide Interbank Financial Telecommunication) – A nonprofit, cooperative organization that facilitates the exchange of payment messages between financial organizations around the world. It isn't a funds transfer network

CHIPS (Clearing House Interbank Payment System) – An independent, large-dollar funds transfer network that links U.S. and foreign banks with offices in New York. CHIPS handles the majority of dollar payments related to international trade

Intermediary bank – The bank funds go through to get to the intended recipient. An intermediary bank is most often used when the originating bank doesn't have a direct relationship with the receiving bank

Message to recipient – Extra information the originator would like to give the recipient about the transaction. For example, this field could include invoice information or "for further credit to" information

Message to recipient bank – Extra information the originator would like to give the recipient's bank about the transaction. For example, this field could be used to tell that bank more information about the recipient, such as the recipient's official name. These instructions don't affect how we process your request. Content entered in this field is required to be reviewed by the recipient bank

Memo – A field you can use to include information for your records. Your recipient won't see the memo



Additional Resources

For more information about bank routing numbers, please visit:

- SWIFT number lookup: <http://www.swift.com/bsl>
- Federal ABA lookup: <https://www.frbservices.org/EPaymentsDirectory/agreement.html>

For more information about global payments, please visit:

- For a copy of our Global Payments Guide visit: <https://www.jpmorgan.com/solutions/treasury payments/insights/global-payments-guide>.
- If you have questions or need help when you're scheduling an FX wire transfer, please contact our service center or your Chase representative.

FAQs





FAQs:

Is there a limit to the amount of money I can wire? The maximum wire amount depends on the available funds in your account and any limits established by the bank or your system administrator

Are there restrictions to where the funds can be wired? Federal regulations place some restrictions on where you can send a wire. Please contact service for more information

What if I don't have sufficient balances available to process the wire? We won't process a wire if the available balance in your company's account doesn't cover it

Can I send a future-dated wire? You can schedule a future-dated wire as long as it's in U.S. dollars

What does "pending" mean? Pending means we haven't processed your transaction yet. If you initiated the transaction, you still have time to change or cancel it

What does "in transit" mean? In transit means the transaction has left your account and is on its way to your recipient

What does "in process" mean? In process means we're still working on the transaction

What does "completed" mean? Completed means we've fully processed the transaction

What does "failed" or "funding failed" mean? Please contact service for help with a "failed" or "funding failed" transaction

What does "pending approval" mean? Pending approval means your transaction needs approval from another user with approval authority. We won't process the transaction until it's approved

Can I send a recurring wire? Yes, you can set up recurring domestic or international wires

Can I fund a wire from any account? You can send a wire from any eligible checking, savings or money market account

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