Global Transfers and Wire Transfers
FX wire

Domestic wire
FX wire
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:

https://www.chase.com/commercial-banking/chase-connect/fx-wires

¹ Terms and conditions, including fees and limitations, apply as described in the Chase Connect Online Access and Services Agreement
Choose the country, payment amount and whether to send it in USD or the eligible local currency.

**NOTE:** Payments can be sent in approximately 70 local currencies listed here or internationally in USD.²,³

From **Pay & transfer** click **Chase Global Transfer**

Select **Choose a recipient**
Don’t see the recipient you want to pay? Simply click **Add a recipient** and follow the instructions **here**.

Select a previous recipient with **Choose this recipient**.
Refer to the payment instructions provided by your recipient and complete the information. Fields are dynamic depending on the currency and the country you are sending money to. Review the wire information for accuracy, identify the payment purpose, add any additional information and click Next.
Review the wire, recipient, and sender details and select **Authorize wire in...**
Once authorized, a confirmation will appear. Choose to **Schedule another wire** or **Close**

**NOTE:** International wires sent in a foreign currency will begin processing on the same business day if approved before 5 p.m. ET.

The exchange rate for future-dated FX wires and recurring FX wires will be determined on the actual wire date.
If dual control is required, the approver will need to select **Pay & transfer**, then **Pending approvals** to approve the wire.

Need to send a domestic wire? Select the **Wire money** option from the **Pay & transfer** drop-down.
Global activity

View, edit, cancel or request information on completed transactions
Filter activity by date, wire to/from, status, frequency, submitted by or approved by

For completed transactions, select **Send again** to initiate another payment

Select **Edit | Cancel** to revise or omit any transactions pending approval

Click **Request info** for a summary transfer of completed/canceled transactions

**NOTE:** If you don't see your transaction, click **Ask us to look for it** at the bottom of the page

**TIP:** You can print the activity summary by clicking the printer icon
Global recipients
Add, edit, group or delete recipients for global transfer payments
To add, click **Add a recipient** under Chase Global Transfer > Manage Recipients

**NOTE:** For security purposes, a token code is required for authentication
Complete the required recipient information
Confirm and select Add recipient
Once a recipient has been added select: Schedule a wire, **Add another recipient**, or **Close**
Select **Edit/delete recipients**

**NOTE:** For security purposes, a token code is required for authentication

Identify the recipient and click **Edit** to modify or **Delete** to remove
Select Create a group

1. Select Create a group

2. Name the group you are creating

3. Choose from available recipients to add to the group

4. Click Save
Domestic wires
Add Recipient

Move funds quickly and easily through our wire transfer service.¹ Schedule a one-time, future-dated or repeating transfer, when you send wires to domestic or international recipients in U.S. dollars. For your convenience, we’ve included a glossary at the end of this guide to help you with terms related to wire transfers. Please keep in mind that the screens in this guide are related to wires originating from business accounts only.

¹ Fees, terms, conditions and limitations apply as described in the legal agreement for your online service. Unless your account document states otherwise, please keep in mind that: Advices through SWIFT aren't available with our online wire service; and you aren't allowed to specify the order in which we process wires or ask for “priority” or “timed” requests. We are under no obligation to move such payment orders to the front of our processing queue.
Before you begin, add your first recipient. Choose **Wire money** from the Pay & transfer drop-down list and follow the instructions to verify your identity.
To add your first recipient, select **Add a recipient**
After you've added your recipient's information, your recipient list will be saved here for the future.
Please tell us some information about your recipient
We’ll need:
• Bank country
• Bank routing number
• Recipient information
Please verify all the information provided. To make any updates, simply select edit.

After all the information is verified, click Add recipient. You'll receive a confirmation message once this is complete.
Send A Wire In U.S. Dollars
Choose **Wire Money** from the Pay & transfer drop-down list.
Choose the recipient you'd like to pay by clicking **Schedule wire**.

### Wire Activity

<table>
<thead>
<tr>
<th>Recipient Name</th>
<th>Amount</th>
<th>Date</th>
<th>Status</th>
<th>See recipient details</th>
<th>Schedule wire</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Electric Power</td>
<td>$123.00 USD</td>
<td>Sep 25, 2019</td>
<td>Pending review</td>
<td>See recipient details</td>
<td>Schedule wire</td>
</tr>
<tr>
<td>Gokhan, Inc</td>
<td></td>
<td></td>
<td></td>
<td>See recipient details</td>
<td>Schedule wire</td>
</tr>
<tr>
<td>US Supply Company</td>
<td></td>
<td></td>
<td></td>
<td>See recipient details</td>
<td>Schedule wire</td>
</tr>
<tr>
<td>USA Materials, Inc.</td>
<td></td>
<td></td>
<td></td>
<td>See recipient details</td>
<td>Schedule wire</td>
</tr>
<tr>
<td>Domestic Paper and Shipping</td>
<td></td>
<td></td>
<td></td>
<td>See recipient details</td>
<td>Schedule wire</td>
</tr>
</tbody>
</table>
Please tell us information about your wire, including:
- The account to wire from
- Wire amount
- Wire date
- Optional message to recipient
and click Next

If you’re setting up a repeating wire, we’ll also ask:
- How often you want us to send it
- How many times you want us to send the wire (option to have us send the wire until you cancel the series)
After all the information is verified, choose **Schedule a Wire**. Once your wire is scheduled, you'll receive a confirmation message. We'll also send you an email alert with your confirmation details.
Check Your Wire Activity
If you need to look at a wire you've sent or you want to change or cancel a pending wire, choose **Wire money** from the Pay & transfer drop down.
Then click **Wire activity** to view the status of completed and pending wires.
Review, sort or inquire about your recent wire activity. If your wire is showing as submitted, you can still change or cancel it by clicking **Edit | Cancel**.
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

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

For more information about bank routing numbers, please visit:

SWIFT number lookup: http://www.swift.com/bsl

For more information about global payments, please visit: https://www.jpmorgan.com/solutions/treasury-payments/insights/global-payments-guide for a copy of our Global Payments Guide. If you have questions or need help when you’re scheduling an FX wire transfer, please contact our service center, your Chase representative, or visit: https://www.chase.com/commercial-banking/chase-connect/fx-wires
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
Changes to Interbank Offered Rates (IBORs) and other benchmark rates: Certain interest rate benchmarks are, or may in the future become, subject to ongoing international, national and other regulatory guidance, reform and proposals for reform. For more information, please consult: https://www.jpmorgan.com/IBOR.

Fees, terms, conditions and limitations apply as described in the legal agreement for your online service.

Chase, J.P. Morgan and JPMorgan Chase are marketing names for certain businesses of JPMorgan Chase & Co. and its subsidiaries worldwide (collectively, “JPMC”, if and as used herein may include, as applicable, employees or officers of any or all of such entities irrespective of the marketing name used). Products and services may be provided by commercial bank affiliates, securities affiliates or other JPMC affiliates or entities. Products and services described herein are offered by JPMC or its affiliates subject to applicable laws and regulations and service terms. Not all products and services are available in all geographic areas. Eligibility for particular products and services is subject to final determination by JPMC or its affiliates.

Chase Connect® is a registered trademark of JPMorgan Chase Bank, N.A. JPMorgan Chase Bank, N.A. is a wholly-owned subsidiary of JPMorgan Chase & Co.