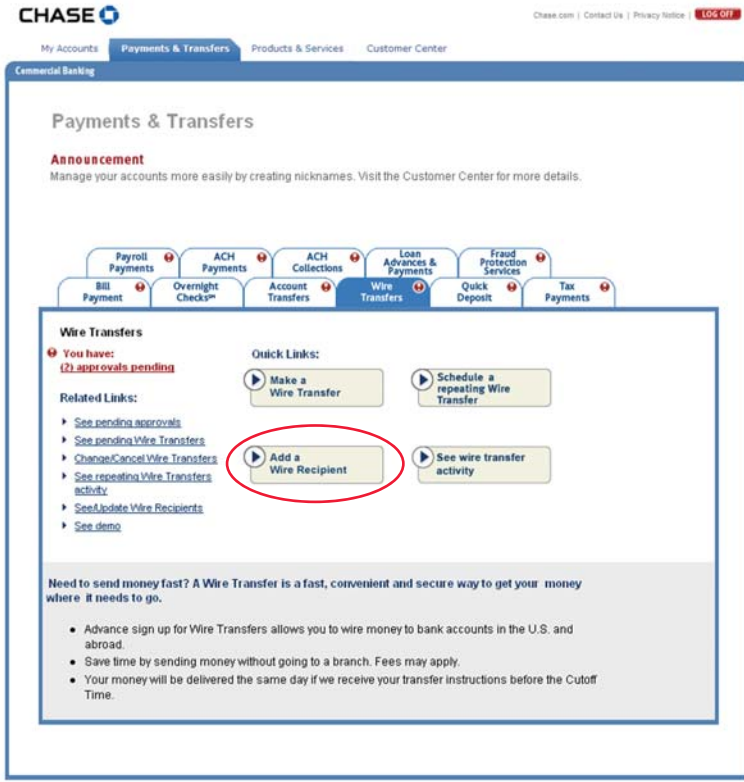


Move money quickly and easily through Chase Commercial Online's Wire Transfers service.¹ Select U.S. dollars or another eligible currency to wire funds to most domestic or international recipients.

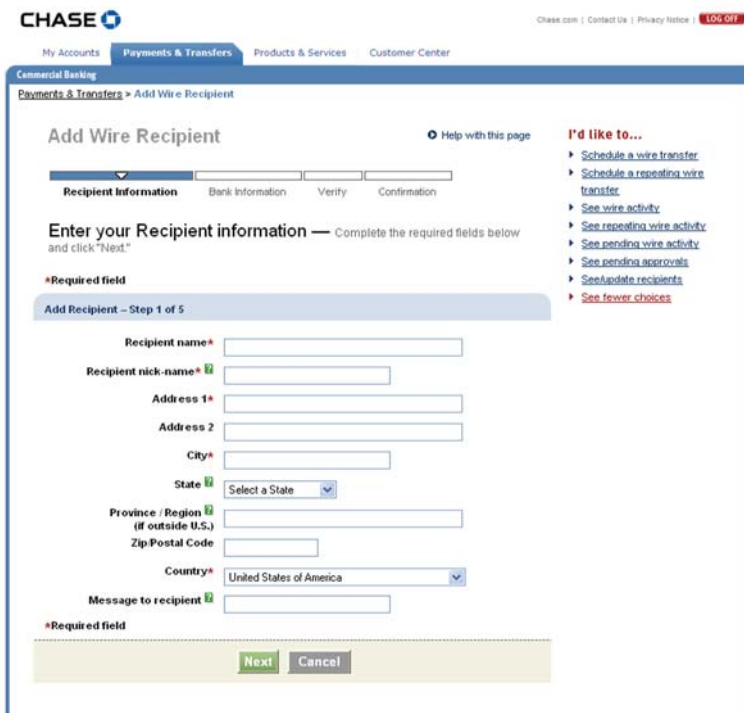
Add A Wire Recipient



Step 1

Before you can begin making Wire Transfers, you must first add a wire recipient – the person or entity to which you will transfer funds.

On the Payments & Transfers tab, select the Wire Transfers option. Click "Add a Wire Recipient." Follow the instructions provided to verify your identity.



Step 2

Enter information about your recipient, including:

- The recipient's name
- A nickname for your recipient
- Your recipient's mailing address, including country
- A message to your recipient*

¹ Fees, terms, conditions and limitations apply as described in the Chase Commercial Online Access and Services

*For more information, please see the Wire Transfers Glossary on the last page of this guide.

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking

Payments & Transfers > Add Wire Recipient

Add Wire Recipient Help with this page

Recipient Information | **Bank Information** | Verify | Confirmation

Enter your Recipient's bank routing number — Enter the American Banking Association (ABA) routing number or SWIFT International Code for your Recipient Bank and click "Next" to continue.

Note: For Recipient accounts in the U.S., please use the ABA routing number. For all Recipients outside the U.S., please use the 11-digit SWIFT International Code. [Need help looking up a routing number?](#)

*Required field

Add Recipient – Step 2 of 5

Bank routing number (ABA/SWIFT)* [Look it up](#)

*Required field

Step 3

Enter the bank routing number (ABA or SWIFT code) for your recipient's bank.* If you do not know the recipient's bank routing number, use the "ABA/SWIFT Lookup Guide" link.

Click "Next" to continue.

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking

Payments & Transfers > Add Wire Recipient

Add Wire Recipient Help with this page

Recipient Information | **Bank Information** | Verify | Confirmation

Enter your Recipient's bank information — Complete the required fields below.

Click "Next" to continue.

*Required field

Add Recipient – Step 3 of 5

Bank routing number (ABA/SWIFT) ABBYGB2LINS

Bank name Abbey National

Address 1*

Address 2

City*

State/Province/Region*

Bank country United Kingdom

Recipient account number*

Verify recipient account number*

Sort code*

Message to recipient bank*

Add an intermediary bank* Yes No

*Required field

Step 4

The routing number you just entered will be displayed on the next page, along with the name of the recipient's bank. Enter additional information about your recipient's bank, including:

- The bank's mailing address
- Your recipient's bank account number
- A message to your recipient's bank*

You can also choose to add an intermediary bank at this time.*

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking | Payments & Transfers > Add Wire Recipient

Add Wire Recipient | Help with this page

Recipient Information | Bank Information | **Verify** | Confirmation

Almost finished! Please verify the information below. Click "Change" if you need to revise any details.
Click "Add Recipient" when you're ready to continue.

Add Recipient - Step 4 of 5

Recipient Information | Change

Recipient name: Gokhan Inc.
 Recipient nickname: Gokhan
 Address 1: 1000C Riders Road
 Address 2:
 City: New York
 State/Province: New York
 Zip/Postal Code: 10166
 Country: United States
 Message to recipient: For Joe Demo
 Status: Active

Bank Information | Change

Bank routing number (ABA or SWIFT): ABBYGB2LINS
 Bank name: Abbey National
 Address 1: 201 Maker Chambers
 Address 2: 17th Floor
 City: London
 State/Province/Region: Canary Wharf
 Bank country: United Kingdom
 Recipient account number: CH210023023400302701U
 Sort Code: 456879
 Message to recipient bank: For Joe Demo

Intermediary Information | Change

Intermediary Bank routing number: 012345678
 Intermediary bank name: Bank of New York
 Country: United States

Add Recipient | Cancel

Step 5

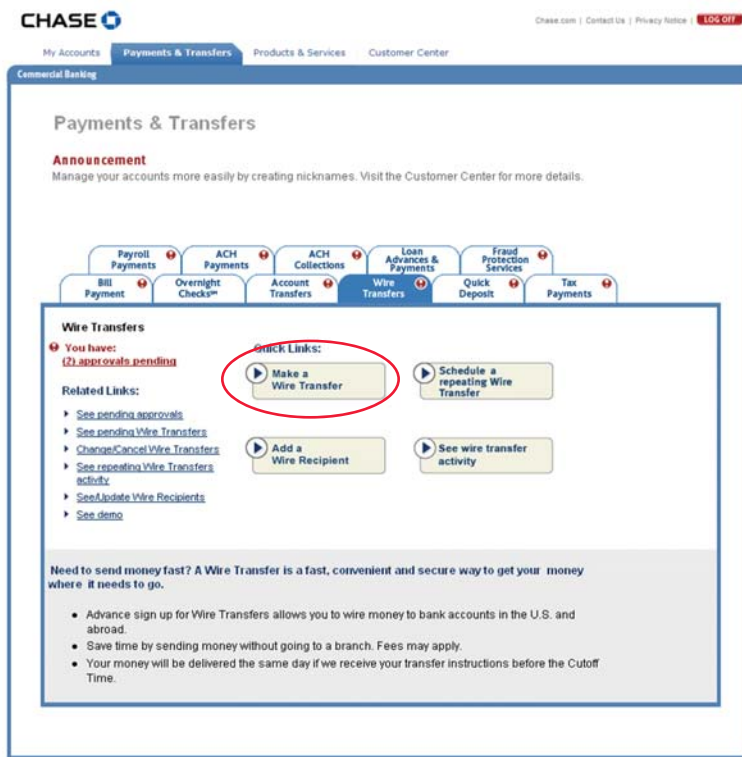
Review the information you've entered. If you need to make changes, click "Change."

Once all information is correct, click "Add Recipient." You will receive a message confirming that your recipient has been added.

Make a One-Time Wire Transfer in US Dollars (Same Day or Future-Dated)

Step 1

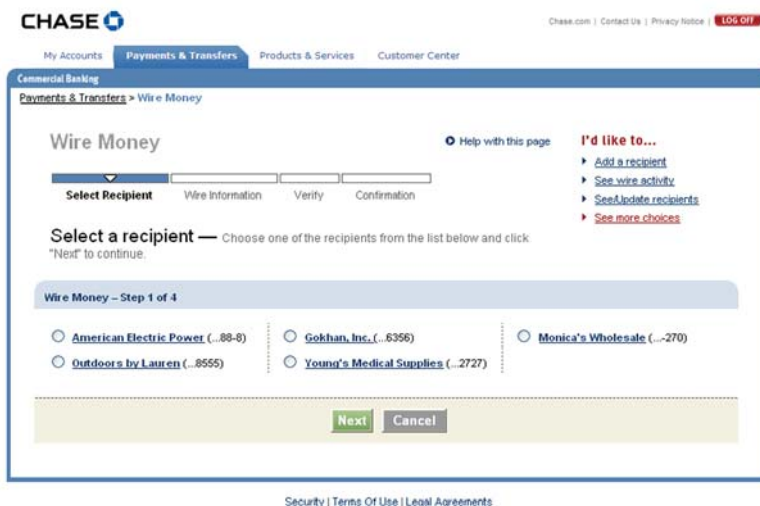
To make a one-time wire transfer in US Dollars, click "Make a Wire Transfer" on the Wire Transfers tab.



Step 2

Select your wire recipient by clicking the radio button next to the recipient's name.

Click "Next" to continue.



WIRE TRANSFER SERVICES

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking | Payments & Transfers > Wire Money

Wire Money | Help with this page

Select Recipient | **Wire Information** | Verify | Confirmation

Enter your wire information — Please complete the information below and click "Next"

If you submit your wire before 4 PM Eastern time, we'll process it the same day. International wires can take up to two business days to reach the recipient account.

Click "Next" when you're ready to continue.

*Required field

Wire Money – Step 2 of 4

Wire Details

Wire to: American Electric Power (...88-8)

Wire from: -Select Account-

Wire amount: U.S. Dollars (USD)

Wire date: 04/16/2008

Message to recipient

Message instructions to recipient bank

Memo

*Required field

Back | **Next** | Cancel

[Security](#) | [Terms Of Use](#) | [Legal Agreements](#)

Step 3

Enter information about your Wire Transfer, including:

- The account from which funds should be sent
- The amount of the Wire Transfer
- The date on which the Wire Transfer will be sent. Please note that this transfer can be scheduled for up to one year in the future.
- A message to the Wire Transfer Recipient*
- Instructions for the recipient's bank*
- Memo information*

Click "Next" to continue.

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking | Payments & Transfers > Wire Money

Wire Money | Help with this page

Select Recipient | Wire Information | **Verify** | Confirmation

Almost finished! Please verify the details below and click "Change" if you need to make corrections. If the details are correct, click "Wire Money in U.S. Dollars" to continue.

Wire Money – Step 3 of 4

Wire to: Gokhan, Inc. (...6356)

Wire from: Business CHK (...1234)

Wire amount: 100.00 U.S. Dollars (USD)

Wire date: 10/31/2008

Message to recipient: Payment for consignment

Message instructions to recipient bank: For South Street Branch

Memo: Reference Order # 1254623

Note: By clicking "Wire Money in U.S. Dollars" below, you agree your wire will be governed by the terms of the [Wire Agreement](#).

Change | **Wire Money in U.S. Dollars** | Cancel

Step 4

Review the Wire Transfer details you've just entered. If you need to make changes, click "Change" and edit the information.

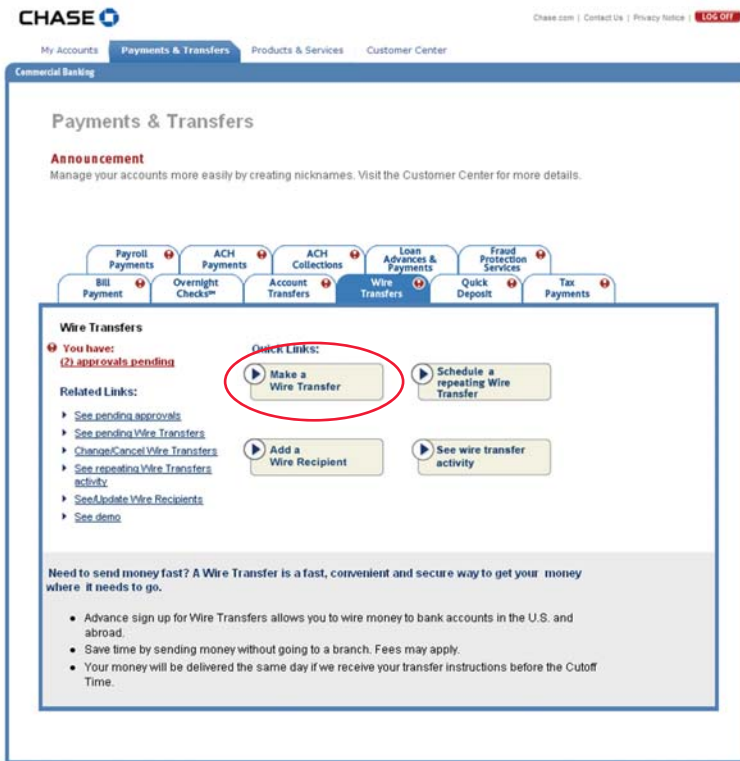
Once all information is correct, click "Wire Money in U.S. Dollars." You will receive a message confirming that your Wire Transfer has been scheduled.

Make a One-Time Wire Transfer in Foreign Currency

Step 1

To make a one-time wire transfer in foreign currency, click "Make a Wire Transfer" on the Wire Transfers tab.

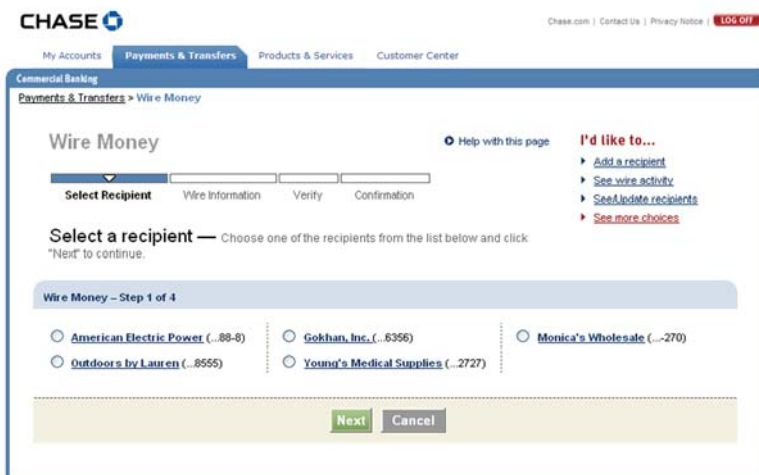
Please note that wire transfers sent in foreign currency cannot be scheduled as future-dated or repeating transfers.



Step 2

Select your wire recipient by clicking the radio button next to the recipient's name.

Click "Next" to continue.



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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking | Payments & Transfers > Wire Money

Wire Money | Help with this page

Select Recipient | **Wire Information** | Verify | Confirmation

Enter your wire information — Please provide your wire details below and click "Next."
 Note: If you submit your wire before 4:00 PM Eastern time, we'll process it the same day. International wires can take up to two business days to reach the recipient's account.

***Required field**

Wire Money - Step 2 of 4

Wire Details

Wire to: Gokhan, Inc. (.6356)

Wire from*: --Select Account--

Wire amount*: [] In [Euros (EUR)] **Continue**

Note: Enter the amount and type of currency you want to transfer.

***Required field**

Back Next Cancel

Step 3

Enter information about your Wire Transfer, including:

- The account from which funds should be transferred
- The amount of the Wire Transfer
- The currency in which you want to send the Wire Transfer

Click the "Continue" button.

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking | Payments & Transfers > Wire Money

Wire Money | Help with this page

Select Recipient | **Wire Information** | Verify | Confirmation

Enter your wire information — Please fill in the information required below and click "Continue." Then, confirm the choice of currency you want to wire and click "Next."
 Note: If you submit your wire before 4 PM Eastern time, we'll process it the same day. International wires can take up to two business days to reach the recipient's account.

***Required field**

Wire Money - Step 2 of 4

Wire Details

Wire to: Gokhan, Inc. (.6356)

Wire from*: My Checking [1234]

Wire amount*: 100.00 In [Euros (EUR)] **Continue**

Note: Enter the amount and type of currency you want to transfer.

Wire Currency Details:

Important! If you send a wire in U.S. Dollars, the recipient bank may convert it to local currency. Consider sending your wire in foreign currency to:

- Protect yourself from rate fluctuations by locking in the exchange rate with JPMorgan Chase.
- Avoid possible delays in crediting the beneficiary's account due to the currency exchange at the recipient bank.

<input checked="" type="radio"/> I want to send this wire in a foreign currency Wire amount (that will be sent): 100 Euros (EUR) Exchange rate: 1 Euro = 1.57280 U.S. Dollars Debit amount: 157.28 U.S. Dollars (USD)	<input type="radio"/> I want to send this wire in U.S. Dollars (USD) Wire amount (that will be sent): 157.28 U.S. Dollars (USD) Exchange rate: N/A Debit amount: 157.28 U.S. Dollars (USD)
---	--

Wire date: 10/17/2008

Note: All international wires sent using foreign currency will begin processing today and cannot be future-dated. Only international wire transfers sent in U.S. Dollars can be future-dated. Your account will be debited and begin processing on this date.

Message to recipient: []

Message instructions to recipient bank: []

Memo: []

***Required field**

Back Next Cancel

Step 4

The screen will expand to show you information about the currency that you have selected, including the exchange rate.* If you wish to continue sending the Wire Transfer in a foreign currency, select the radio button next to "I want to send this wire in a Foreign currency."

Next, enter any additional information, including:

- A message to your recipient*
- Instructions for your recipient's bank*
- Memo information*

Click "Next" to continue.

The screenshot shows the Chase Commercial Online interface for the 'Wire Money' verification step. At the top, there are navigation links for 'My Accounts', 'Payments & Transfers', 'Products & Services', and 'Customer Center'. The main heading is 'Wire Money' with a 'Help with this page' link. Below the heading is a progress bar with four steps: 'Select Recipient', 'Wire Information', 'Verify' (the current step), and 'Confirmation'. A red alert message states: 'Almost finished! Please verify the details below and click "Change" if you need to make corrections. If the details are correct, click "Wire Money in U.S. Dollars" to continue.' The wire details are as follows:

Wire to	Gokhan, Inc. (.6356)
Wire from	Business CHK (.1234)
Wire amount	100.00 U.S. Dollars (USD)
Wire date	10/31/2008
Message to recipient	Payment for consignment
Message instructions to recipient bank	For South Street Branch
Memo	Reference Order # 1254623

Below the details is a note: 'Note: By clicking "Wire Money in U.S. Dollars" below, you agree your wire will be governed by the terms of the [Wire Agreement](#).' At the bottom, there are three buttons: 'Change', 'Wire Money in U.S. Dollars', and 'Cancel'.

Step 5

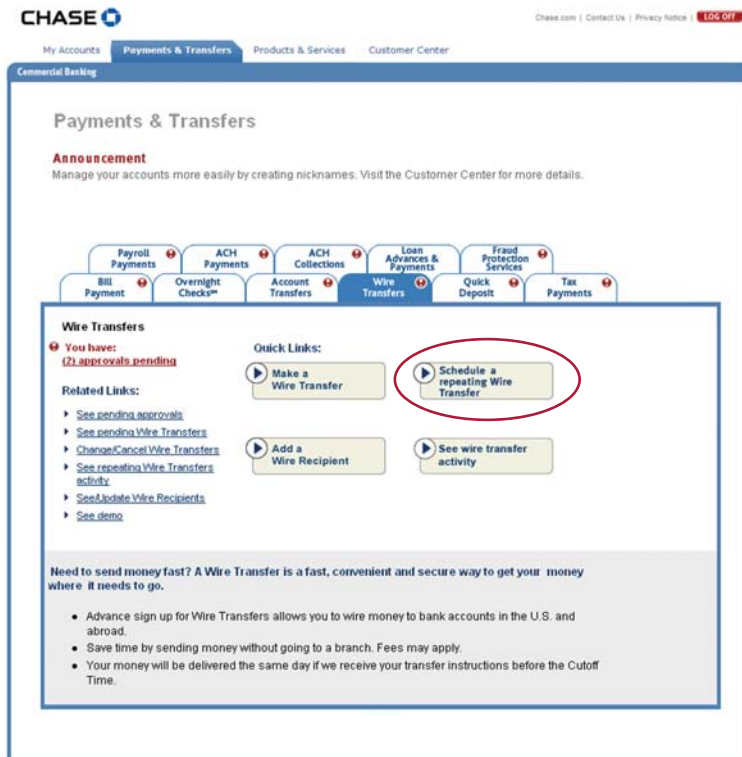
Review the Wire Transfer details you've just entered. If you need to make changes, click "Change" and edit the information.

Once all information is correct, click "Wire Money in (selected currency)." You will receive a message confirming that your Wire Transfer has been scheduled.

Schedule Repeating Wire Transfers

Step 1

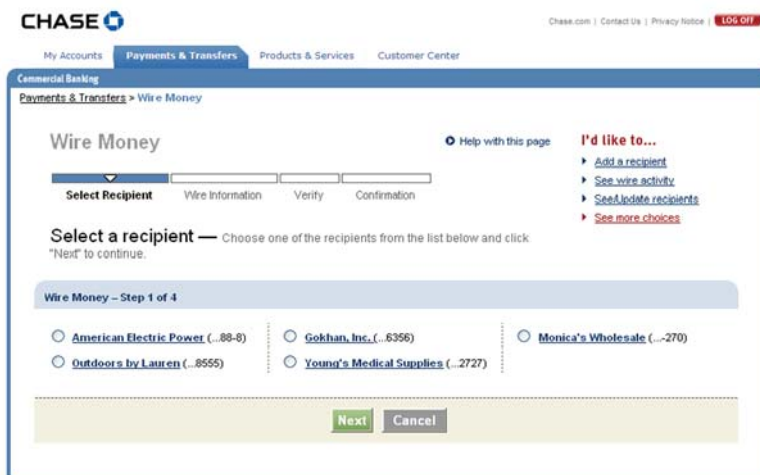
To schedule repeating wire transfers, click "Schedule a repeating Wire Transfer."



Step 2

Select your wire recipient by clicking the radio button next to the recipient's name.

Click "Next" to continue.



*For more information, please see the Wire Transfers Glossary on the last page of this guide.

CHASE | My Accounts | Payments & Transfers | Products & Services | Customer Center

Commercial Banking

Payments & Transfers > Wire Money

Wire Money Help with this page

Select Recipient | Wire Information | **Verify** | Confirmation

Enter your wire information — Please complete the information below and click "Next."

If you submit payments before 4 PM Eastern time, we'll process it for same-day international wires. Payments submitted after 4 PM Eastern time will be processed the next business day. International wires can take up to five business days to reach the recipient account.

Click "Next" when you're ready to continue.

Required field

Wire Money — Step 2 of 4

Account Details

Wire to: American Electric Power (...88-0)

Wire from:

Wire Details

Wire amount* USDollars (USD)

First wire date*

Frequency*

Total transactions* OK Unlimited

Message to recipient*

Message to recipient bank*

Memo*

Required field

Step 3

Enter information about your Wire Transfer, including:

- The account from which funds should be transferred
- The amount of your Wire Transfer
- The date of your first repeating transfer
- How often funds should be transferred (Frequency)
- The total number of Wire Transfers. If the Wire Transfers should continue indefinitely, click "Unlimited."
- A message to your recipient*
- A message to your recipient's bank*
- Memo information*

Click "Next" to continue.

CHASE | My Accounts | Payments & Transfers | Products & Services | Customer Center

Commercial Banking

Payments & Transfers > Wire Money

Wire Money Help with this page

Select Recipient | Wire Information | **Verify** | Confirmation

Almost finished! Please verify the details below. Click "Change" if you need to make corrections.

Click "Submit" to continue.

Wire Money — Step 3 of 4

Account Details

Wire to: American Electric Power (...88-0)

Wire from: Business Checking (...7890)

Wire Details

Wire amount: 2000 U.S. Dollars (USD)

First wire date: 01/15/2008

Frequency: Monthly

Total Transactions: 10

Message to recipient: Monthly payment for merchandise

Message to recipient bank: For South Street Branch

Memo:

Note: By selecting "Submit" below, you agree your wire will be governed by the terms of the [Wire Agreement](#).

Step 4

Review the Wire Transfer details you've just entered. If you need to make changes, click "Change" and edit the information.

Once all information is correct, click "Submit." You will receive a message confirming that your Wire Transfers have been scheduled.

Review your Wire Transfer Activity

Step 1

From the Payments and Transfers page, select the Wire Transfers tab. Click "See Wire Transfer Activity."

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking

Payments & Transfers

Announcement
Manage your accounts more easily by creating nicknames. Visit the Customer Center for more details.

Payroll Payments | ACH Payments | ACH Collections | Loan Advances & Payments | Fraud Protection Services | Bill Payment | Overnight ChecksSM | Account Transfers | **Wire Transfers** | Quick Deposit | Tax Payments

Wire Transfers

You have:
(2) approvals pending

Quick Links:

- Make a Wire Transfer
- Schedule a repeating Wire Transfer
- Add a Wire Recipient
- See wire transfer activity**

Related Links:

- See pending approvals
- See pending Wire Transfers
- Change/Cancel Wire Transfers
- See repeating Wire Transfers activity
- See/Update Wire Recipients
- See demo

Need to send money fast? A Wire Transfer is a fast, convenient and secure way to get your money where it needs to go.

- Advance sign up for Wire Transfers allows you to wire money to bank accounts in the U.S. and abroad.
- Save time by sending money without going to a branch. Fees may apply.
- Your money will be delivered the same day if we receive your transfer instructions before the Cutoff Time.

Step 2

Review, sort or inquire about your recently scheduled wire activity.

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My Accounts | **Payments & Transfers** | Products & Services | Customer Center

Commercial Banking

Payments & Transfers > Wire Activity

Wire Activity Print Help with this page **I'd like to...**

- Schedule a wire transfer
- Schedule a repeating wire transfer
- See repeating wire activity
- See more choices

Using this page — Below is a list of your recent wire requests. You can select a wire transfer view option from the drop-down list, sort by recipient, or select an action to perform. If you have a question about a payment not shown below please [e-mail us](#).

Show Me... Which transactions do you want to see? **--Select Wire Transfer View--** **Show**

Wire Activity -- Transactions 1 to 3 of 3 Sort by clicking column headings

Details	Wire To	Wire From	Debit Amount	Send Amount	Wire Date	Frequency	Status	Transaction Number	Actions
<input type="checkbox"/>	American Electric Power (...88-8)	Business Checking (...7890)	\$260.00	\$260.00	01/05/2008	Weekly	Pending	246810121	See Change Cancel
<input type="checkbox"/>	American Electric Power (...88-8)	Business Checking (...7890)	\$260.00	\$260.00	11/20/2008	One-Time	Completed	431214161	See Inquiry
<input type="checkbox"/>	Barley's Bike Shop (...1836)	Business Checking (...7890)	\$1000.00	\$1000.00	01/20/2008	Monthly	Pending	445431214	See Change Cancel
<input type="checkbox"/>	Barley's Bike Shop (...1836)	Business Checking (...7890)	\$1200.00	\$1200.00	01/21/2008	One-Time	Canceled	491214161	See
<input type="checkbox"/>	Barley's Bike Shop (...1836)	Business Checking (...7890)	\$1250.00	\$1250.00	01/23/2008	One-Time	Pending	876431214	See Change Cancel
<input type="checkbox"/>	Gokhan, Inc. (...1836)	Business Checking (...7890)	\$1400.00	\$1400.00	01/08/2008	One-Time	Completed	155431214	See Inquiry
<input type="checkbox"/>	Gokhan, Inc. (...1836)	Business Checking (...7890)	\$1230.00	€1000.00 Euro	01/07/2008	One-Time	Completed	431214161	See Inquiry
<input type="checkbox"/>	Young's Medical Supplies (...2727)	Business Checking (...7890)	\$360.00	\$360.00	12/20/2008	One-Time	Failed	151214161	See

WIRE TRANSFER SERVICES

Wire Transfers Glossary

To help you better understand information that can be used when making Wire Transfer through Chase Commercial Online, here are some commonly-used Wire Transfer terms and their definitions:

ABA Routing Number – A 9-digit numeric code used to identify financial institutions in the United States.

SWIFT (Society for Worldwide Interbank Financial Telecommunication) - SWIFT is nonprofit, cooperative organization that facilitates the exchange of payment messages between financial organizations around the world. It is not 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 City. CHIPS handles the majority of dollar payments related to international trade.

Intermediary Bank - The bank that funds go through to get to the intended recipient. Most often used when the originating bank does not have a direct relationship with receiving bank.

Message to Recipient – Additional transaction-related information that the originator would like to provide the receiver. For example, this field is often used to communicate invoice information or for further credit to information.

Message to Recipient Bank – Additional transaction-related information that the originator would like to provide the recipient's bank. For example, this could be used to tell that bank additional information about the recipient, such as the official name of the recipient. These instructions will not affect how we process your request.

Memo - Field that allows you to provide information about the wire transfer for your records.

IBAN (International Bank Account Number) - A series of up to 34 alphanumeric characters that uniquely identifies a customer's account held anywhere in the world. For wire transfers to Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Turkey, United Kingdom, Iceland, Liechtenstein, Norway, the account number must be in International Bank Account Number (IBAN) format. The IBAN consists of a two-character country code, followed by two check digits, and up to 31 alphanumeric characters for the bank account number.

CLABE - For wire transfers to Mexico, the account number must be in Clave Bancaria Estandarizada (CLABE) format. The CLABE account number is 18 digits.

Exchange Rate - This specifies the price of a foreign currency expressed in the corresponding domestic amount. For example, \$/EUR = 1.25 means that one U.S. Dollar costs 1.25 Euros.

Note: Chase provides competitive foreign exchange rates. All rates are appropriate for the size of the transaction to which they are applied.

All foreign exchange prices are provided by The J.P. Morgan Investment Bank Foreign Exchange Group.

Additional Resources

For additional information about bank routing numbers, please visit:

SWIFT Number Lookup: <http://www.swift.com/bsl/freequery.do>

Federal ABA Lookup: <http://www.fededirectory.frb.org/search.cfm>

For more information about global payments, please contact your Service Representative for a copy of our Global Payments Guide.

If you have any questions or need help when scheduling a Wire Transfer, please call our dedicated Chase Commercial Online Service Center at (877)226-0071.