Move money quickly and easily through Chase Commercial Online's Wire Transfer service. Select U.S. dollars or eligible local currency to wire funds to most domestic or international recipients. You can schedule one-time, future-dated or repeating Wires to domestic recipients in U.S. dollars, or one-time Wires to international recipients in U.S. dollars or eligible local currency (future-dated or repeating Wires are not available for international recipients).

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.

ADD A WIRE RECIPIENT

From the “Send Payments” tab, select the Wire Transfer 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

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

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

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.*

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

CLICK CHANGE (IF NECESSARY)
Schedule a one-time Wire to a recipient in U.S. Dollars.

**Step 1**
To make a one-time wire transfer in U.S. Dollars, click on the “Send Payments” tab, select “Wire Transfer” and click “Schedule Wire.”

**Step 2**
Select the account from which the funds will be transferred. Then select your wire recipient by clicking the radio button next to the recipient’s name.

Click “Next” to continue.
Enter information about your Wire Transfer, including:

- 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.

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.

* For more information, please see the Wire Transfers Glossary on the last page of this guide.
Schedule a one-time Wire to a recipient in foreign currency.

**Step 1**
To make a one-time Wire Transfer in foreign currency, click on the “Send Payments” tab, select “Wire Transfer” and click “Schedule Wire.”

Please note that wire transfers sent to international recipients cannot be future-dated or repeating.

**Step 2**
Select the account from which the funds will be transferred. Then select your wire recipient by clicking the radio button next to the recipient’s name.

Click “Next” to continue.
**Step 3**

Enter information about your Wire Transfer, including:

- The amount of the Wire Transfer
- The currency in which you want to send the Wire Transfer

Click the “Next” button.

**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.

* For more information, please see the Wire Transfers Glossary on the last page of this guide.
Step 5

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

Click "Next" to schedule your Wire Transfer.

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 Wires in U.S. Dollars in a few easy steps.

**Step 1**
To schedule repeating wire transfers, click “Repeating Wires.”

**Step 2**
Select the account from which the funds will be transferred. Then select your wire recipient by clicking the radio button next to the recipient’s name.

Click “Next” to continue.
Step 3

Enter information about your Wire Transfer, including:

- 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.

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.

* For more information, please see the Wire Transfers Glossary on the last page of this guide.
Review, sort or inquire about your recently scheduled wire activity.

Step 1

From the “Sent Payments” tab, select “Wire Transfers” and click “Wire Activity.”

Step 2

Review, sort or inquire about your recently scheduled wire activity.
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. This rate will be applied to your wire transfer amount when the transaction is processed.

*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](http://www.swift.com/bsl)
- Federal ABA Lookup: [http://www.fededirectory.frb.org/search.cfm](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 (for Government, Not-for-Profit, and Healthcare Banking Clients: (855) 893-2223).