

# Wire transfer quick reference guide for customers

To initiate a voice activated wire, call Wells Fargo Wire Transfer Services toll free at **1-888-384-8400**.

- To initiate a wire transfer or for a wire transfer investigation, **press 1**.
- To initiate a same day repetitive wire transfer in US Dollars only, **press 1**.
- For all foreign currency wires, a repetitive wire with additional information, any other type of wire, or wire investigations, **press 2**.
- To inquire on wire status, **press 2**.
- For wire instructions from a financial institution within the United States, **press 3**.
- For wire instructions from a financial institution from outside the United States, **press 4**.
- For wire approval, **press 5**.
- To speak with an agent, **press 0**.

## Department hours — Monday – Friday

Same-day wire initiation hours	7:00 a.m. to 4:30 p.m. CT*
Book/Internal wire initiation hours	7:00 a.m. to 7:00 p.m. CT*
Future dated wire initiation hours	7:00 a.m. to 7:00 p.m. CT*
Customer service hours	7:00 a.m. to 8:00 p.m. CT*
Spanish language hours	7:00 a.m. to 7:00 p.m. CT*

\*(Central Time = +1 hour for Eastern Time/ -1 hour Mountain Time/ -2 hours Pacific Time/ -3 hours Alaska Time)

## You may need the following information

- Your complete Wells Fargo account number (required).
- Your PIN (required).
- Your wire repetitive number (if applicable).
- The amount of the funds to be transferred (required).
- The currency type for international wire transfers.
- Beneficiary bank routing instructions (required).
- Beneficiary account number, Mexican CLABE #, or International Bank Account Number (IBAN).
- Beneficiary name and address (required).
- Any additional information for the receiving bank or Beneficiary (i.e., invoice numbers, loan payment, etc.).

## Wire transfer daily deadlines

Requests received after deadlines will be processed the next business day.

12:00 p.m. CT*	Same-day wires to Mexico in Pesos and wires to Canada in Canadian Dollars
3:00 p.m. CT*	Tax payments
3:00 p.m. CT*	Outgoing international wire transfers from a consumer account
4:30 p.m. CT*	Outgoing domestic and international wire transfers and outgoing drawdowns
5:00 p.m. CT*	Bank settlement transfers (correspondent banks only)
5:30 p.m. CT*	Incoming wires
7:00 p.m. CT*	Same-day wire transfers between two Wells Fargo accounts (book transfers and internal transfers)

\*(Central Time = +1 hour for Eastern Time/ -1 hour Mountain Time/ -2 hours Pacific Time/ -3 hours Alaska Time)

## Incoming wire transfer routing instructions

To avoid delays in the processing of your incoming wires, please use the following routing instructions:

Direct to	Wire Routing Transit Number (RTN/ABA) <b>121000248</b>
For International Transfer only	The International SWIFT/BIC code for Wells Fargo is: <b>WFBIUS6S</b>
Bank name	<b>Wells Fargo Bank, N.A.</b>
Bank address, city & state	<b>420 Montgomery San Francisco, CA 94104</b> (regardless of where your account is located)
BNF/Field 4200 Beneficiary acct. #	<b>000002475688954</b>
Beneficiary account name	<b>Texas A&amp;M University-Texarkana</b>
CHIPS Participant	ABA 0509

If you have any questions regarding your wire service, please call your Wells Fargo representative or the number listed on your statement.

You can verify the Federal Reserve routing number of a Beneficiary's bank by checking with the Federal Reserve Bank.



## To avoid delays, additional fees, or loss of principal on outgoing wires

- Be sure to provide complete Beneficiary Information including name and account number.
- Be sure to provide complete Beneficiary Bank information including name, branch name, address, city, state, country, and ABA/RTN or SWIFT/BIC Code.
- For international wires be sure to include the International Routing Code (IRC) and International Bank Account Number (IBAN) for countries that require it.
- For international wires to Mexican banks be sure to include the CLABE account number in the Beneficiary instructions to ensure correct payment.
- If you are unsure of the Beneficiary information, please contact the recipient (Beneficiary) for complete routing instructions.
- When initiating Same-Day Canadian Dollar and Mexican Peso wires prior to the daily deadline of 12:00 p.m. CT, please be sure to indicate it is a same-day wire transfer.

## Information for international wires

Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments destined for Europe should include the SWIFT/Bank Identifier Code (SWIFT/BIC), International Routing Code (IRC) as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE number in addition to the SWIFT/BIC.

1. **SWIFT Bank Identifier Code (SWIFT/BIC)**. The 8 or 11 character SWIFT/BIC is a unique series of alpha numeric characters that help to identify a specific financial institution. The SWIFT/BIC should be obtained from the Beneficiary. To ensure timely delivery please be sure that international outgoing wires include the SWIFT/BIC where applicable.
2. **International Routing Code (IRC)**: Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT/BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e., Sort Code in the United Kingdom, Canadian Payments Association Routing Numbers in Canada). Your Beneficiary must provide the international routing code to facilitate receipt of an international payment. Sending a wire without the

IRC number can delay the wire, or the receiving bank may return the wire when this number is not included in the payment instructions, and additional fees may be assessed.

3. **International Bank Account Number (IBAN)**: The IBAN varies by country/institution. Warning! Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the Beneficiary of the wire. Sending a wire to a participating country without the IBAN can delay the wire, or the receiving bank may return the wire when the IBAN is not included in the payment instructions, and additional fees may be assessed.

Participating Countries that require an IBAN:

Albania	Guadeloupe	Norway
Andorra	Guatemala	Pakistan
Austria	Hungary	Palestine (State of)
Azerbaijan (Republic of)	Iceland	Poland
Bahrain	Ireland (Republic of)	Portugal
Belgium	Isle of Man	Qatar
Bosnia and Herzegovina	Israel	Reunion Island
Brazil	Italy	Romania
Bulgaria	Jordan	Saint Barthelemy
Channel Islands	Kazakhstan	Saint Martin
Costa Rica	Kuwait	Saint Pierre et Miquelon
Croatia	Latvia	San Marino
Cyprus	Lebanon	Saudi Arabia
Czech Republic	Liechtenstein	Serbia
Denmark	Lithuania	Slovak Republic
Dominican Republic	Luxembourg	Slovenia
Estonia	Macedonia	Spain
Finland	Malta	Sweden
France	Martinique	Switzerland
French Guiana	Mauritania	Tunisia
French Polynesia	Mauritius	Turkey
French Southern Territories	Mayotte	United Arab Emirates
Georgia	Moldova (Republic of)	United Kingdom
Germany	Monaco	Virgin Islands, British
Gibraltar	Montenegro	Wallis and Futuna Islands
Greece	Netherlands	
	New Caledonia	

4. **Mexico CLABE Account Number**: In addition to the SWIFT/BIC Mexican banks now require an 18 digit CLABE account number be added to the Beneficiary instructions to ensure payment. The CLABE number is required on all Mexican Peso (MXN) and USD payments sent to Mexico. The CLABE account number must be obtained from the Beneficiary. If the Beneficiary does not have the CLABE account number, please have the Beneficiary contact their bank. Wells Fargo does not provide or calculate the CLABE. Sending a wire without a CLABE account number can delay the wire, or the receiving bank may return the wire if the CLABE is not included in the payment instructions, and additional fees may be assessed.

5. **Wells Fargo recommends** that if you do not have a SWIFT/BIC, IBAN, IRC, or Mexican CLABE number, that you contact the beneficiary of the wire. If the Beneficiary does not have the needed information, please have the Beneficiary contact their bank to obtain the appropriate information. Sending International wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. For International outgoing wires only: When sending in foreign currency, please ensure the Beneficiary's account accepts the designated foreign currency. International foreign currency wires are generally less expensive to send as compared with International USD wires (the Wells Fargo wire fee is always less when the wire is sent in foreign currency and Wells Fargo does not charge a converting fee; we also offer competitive exchange rates.) For International wires in foreign currency that are equal to or over \$100,000 U.S. equivalent, please call your local Foreign Exchange Specialist at 800-786-5593, to obtain a contract number.

6. **Purpose of payment** (i.e., family remittance, personal remittance, salary remittance, export remittance (in settlement of an export), etc.) is required for wire transfers to India, Korea and Bahrain.
- Wires to India and Bahrain require "purpose of payment" in the information for beneficiary field.
  - Wires to Korea require "purpose of payment" in the Beneficiary bank information field.
  - If the "Purpose of payment" information is not provided the financial institution in India, Korea and Bahrain may withhold wired funds which could delay the wire, take a fee from the wire prior to crediting the account, or they may return the funds back to Wells Fargo less fees.