

# Wells Fargo Wire Instructions



## 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**.
- 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/external 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) 221000248
For International Transfer only	The International SWIFT/BIC code for Wells Fargo is WFTWUS33
Bank name	Wells Fargo Bank, N.A.
Bank address, city & state	430 Montgomery San Francisco, CA 94104 (regardless of where your account is located)
BNY Field 6200	Your complete Wells Fargo account number including leading zeros
Beneficiary acct. #	The name of your account as it appears on your statement
Beneficiary account name	
CHIPS Participant	ABA 0529

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.



Wells Fargo wire instructions are essential for anyone looking to send or receive money through wire transfers using this prominent financial institution. Wire transfers are a secure and efficient way to move funds electronically between bank accounts, both domestically and internationally. This article will walk you through the necessary steps, provide detailed instructions, and give you insights into the benefits of using Wells Fargo for your wire transfer needs.

## Understanding Wire Transfers

Wire transfers are electronic payment services that allow individuals and businesses to send money quickly and securely. They can be conducted through various banking institutions, with Wells Fargo being one of the most trusted names in the industry.

# Types of Wire Transfers

1. Domestic Wire Transfers: These transfers occur within the United States. They are generally faster and more straightforward than international transfers.
2. International Wire Transfers: These involve sending money to a bank located outside the U.S. They may require additional information and often incur higher fees due to currency conversion and international banking regulations.

## Benefits of Wire Transfers

- Speed: Wire transfers are typically processed on the same day, especially for domestic transactions.
- Security: With encryption and secure banking protocols, wire transfers are considered safer than carrying physical cash.
- Convenience: You can initiate wire transfers online, via phone, or in person at a Wells Fargo branch.
- Tracking: Most banks, including Wells Fargo, provide tracking options, allowing you to monitor the status of your transfer.

## Wells Fargo Wire Instructions: Step-by-Step Guide

If you are a Wells Fargo customer and need to send a wire transfer, follow these detailed instructions.

## Materials Needed

Before you begin, ensure you have the following information ready:

- Your account number
- Recipient's full name
- Recipient's address
- Recipient's bank name
- Recipient's bank account number
- Recipient's bank routing number (for domestic transfers) or SWIFT code (for international transfers)
- Amount to be transferred
- Purpose of the transfer (if required)

## Step-by-Step Instructions for Domestic Wire Transfers

1. Log into Your Wells Fargo Online Account:
  - Go to the Wells Fargo website and log in with your credentials.

2. Navigate to Wire Transfers:

- Once logged in, locate the "Transfer & Pay" tab, and select "Wire Money."

3. Select Type of Transfer:

- Choose "Domestic Wire Transfer" from the options provided.

4. Enter Recipient Information:

- Fill in the recipient's details, including their name, address, and bank information.

5. Input Transfer Amount:

- Enter the amount you wish to send.

6. Review and Confirm:

- Carefully review all the details you have entered. Double-check recipient information to avoid errors.

7. Submit the Transfer:

- Once confirmed, submit the wire transfer request. You should receive a confirmation notification.

## **Step-by-Step Instructions for International Wire Transfers**

1. Log into Your Wells Fargo Online Account:

- Visit the Wells Fargo website and log in.

2. Navigate to Wire Transfers:

- Click on the "Transfer & Pay" section and select "Wire Money."

3. Select Type of Transfer:

- Choose "International Wire Transfer."

4. Enter Recipient Information:

- Input the recipient's full name, address, and banking details, including the SWIFT code.

5. Input Transfer Amount and Currency:

- Specify the amount you wish to send and the currency if it differs from U.S. dollars.

6. Review Exchange Rates and Fees:

- Wells Fargo will display the current exchange rate and any applicable fees. Review this information carefully.

7. Confirm and Submit:

- After verifying all details, submit your transfer request. You will receive a notification once the transfer is processed.

## **Fees Associated with Wire Transfers**

Wire transfers come with various fees, depending on the type and destination of the transfer. Wells

Fargo typically charges the following:

- Domestic Wire Transfer: Approximately \$30 per transfer when initiated online, and \$40 when done at a branch.
- International Wire Transfer: Fees can be higher, usually around \$45 or more, depending on the destination and currency involved.

These fees may vary, so it's crucial to check the Wells Fargo website or contact customer service for the most accurate and up-to-date information.

## **Tips for Successful Wire Transfers**

- Double-Check Information: Ensure the recipient's information is correct to prevent delays or misdirected funds.
- Understand Currency Conversion: If sending internationally, be aware of potential currency conversion fees and the impact on the total amount received.
- Keep Records: Save confirmation emails or transaction references for future reference.
- Know the Cut-Off Times: Wire transfers often have cut-off times, especially for same-day processing. Be mindful of these to ensure timely transfers.

## **Alternatives to Wells Fargo Wire Transfers**

While Wells Fargo is a reliable option for wire transfers, there are several alternatives to consider:

1. Other Banks: Many banks offer wire transfer services, often with varying fees and processing times.
2. Online Payment Services: Platforms like PayPal, Venmo, or Zelle allow for easy money transfers, though they may have limits or fees.
3. Money Transfer Services: Companies like Western Union or MoneyGram provide options for sending cash internationally, often with different fee structures.

## **Conclusion**

In conclusion, Wells Fargo wire instructions provide a straightforward method for transferring money securely and efficiently, whether domestically or internationally. With a few simple steps, you can send funds to anyone, anywhere. While it's essential to be aware of the associated fees and processing times, the benefits of using Wells Fargo for wire transfers—such as speed and security—make it a preferred choice for many customers. Always ensure that you have all the necessary information ready and double-check everything before submitting your transfer. By doing so, you can enjoy a hassle-free experience with your banking needs.

## Frequently Asked Questions

### **What are the basic wire transfer instructions for Wells Fargo?**

To initiate a wire transfer at Wells Fargo, you typically need the recipient's name, account number, bank name, and the bank's routing number. For international transfers, additional information such as the recipient's address and SWIFT code may be required.

### **How can I find my Wells Fargo wire transfer routing number?**

You can find your Wells Fargo wire transfer routing number by logging into your online banking account, checking your bank statement, or contacting customer service directly.

### **Are there fees associated with sending a wire transfer through Wells Fargo?**

Yes, Wells Fargo charges fees for wire transfers. The fees vary based on whether the transfer is domestic or international and the type of account you hold. It's best to check their official website or contact customer service for specific fee details.

### **Can I send a wire transfer using the Wells Fargo mobile app?**

Yes, you can send wire transfers using the Wells Fargo mobile app if you have an eligible account. Just navigate to the 'Transfer & Pay' section and follow the prompts to initiate a wire transfer.

### **What is the cutoff time for sending a wire transfer with Wells Fargo?**

The cutoff time for same-day wire transfers at Wells Fargo is typically 5:00 PM local time. Transfers submitted after this time may be processed the next business day.

### **How long does it take for a wire transfer to clear with Wells Fargo?**

Domestic wire transfers usually clear on the same business day if initiated before the cutoff time. International transfers may take 1-5 business days depending on the destination and other factors.

### **What should I do if I make a mistake in my wire transfer instructions at Wells Fargo?**

If you realize you've made a mistake after submitting a wire transfer, contact Wells Fargo customer service immediately. They may be able to help you correct the error or cancel the transfer before it processes.

### **Is there a limit on the amount I can send via wire transfer with Wells Fargo?**

Yes, Wells Fargo imposes limits on wire transfer amounts, which can vary based on your account

type and banking history. It's advisable to check with customer service for your specific limits.

Find other PDF article:

<https://soc.up.edu.ph/30-read/Book?dataid=YwP53-4163&title=how-to-improve-your-language-skills.pdf>

## **Wells Fargo Wire Instructions**

Wells Fargo Bank | Financial Services & Online Banking

Committed to the financial health of our customers and communities. Explore bank accounts, loans, mortgages, investing, credit cards & banking services»

### **Login :: wells.ca**

Username Password Stay signed in for 14 days Log in Forgot Password

Mobile and online banking with Wells Fargo

Manage your bank accounts using mobile banking or online banking. With the Wells Fargo Mobile® app or Wells Fargo Online® Banking, access your checking, savings and other accounts, pay bills online, monitor spending & more.

*Bank and ATM Locations in Chicago IL - Wells Fargo*

Bank + ATM | 2.96 miles WICKER PARK 1585 N MILWAUKEE AVE CHICAGO, IL, 60622 Phone: 773-305-1177 Services and Information Get directions

### **Manage Accounts with Wells Fargo Online®**

With online banking through Wells Fargo Online, you can monitor your balances and activity, set up alerts, and view statements – all from your smartphone, tablet or desktop.

### **Checking Accounts: Open Online Today | Wells Fargo**

Open a Wells Fargo checking account online in minutes. Get Mobile Banking, Bill Pay, and access to 13,000 ATMs.

Os melhores produtos de saúde, bebé, cosmética e perfumes | Wells

Procuras os melhores preços em produtos de saúde e bem-estar, bebé, perfumes, cosmética ou ótica? Na Wells, encontras tudo o que precisas. Encomenda já!

Zarella Pizzeria & Taverna | 531 N Wells St | River North, Chicago

Friday and Saturday 11AM - 11pm Sunday 11AM - 9pm Address 531 N Wells St, Chicago, IL 60654 Contact

Wells Fargo Bank Locations in Chicago

Find local Wells Fargo Bank branch and ATM locations in Chicago, Illinois with addresses, opening hours, phone numbers, directions, and more using our interactive map and up-to-date information.

### **CHICAGO, Illinois - Financial Advisors - Wells Fargo Advisors**

CHICAGO, IL Branch Address: 30 SOUTH WACKER DRIVE, 39TH FLOOR, CHICAGO, IL 60606  
Phone: 312-630-7048 | 844-893-7798 Fax: 312-630-7046

[Wells Fargo Bank | Financial Services & Online Banking](#)

Committed to the financial health of our customers and communities. Explore bank accounts, loans, mortgages, investing, ...

**Login :: wells.ca**

Username Password Stay signed in for 14 days Log in Forgot Password

**Mobile and online banking with Wells Fargo**

Manage your bank accounts using mobile banking or online banking. With the Wells Fargo Mobile® app or Wells Fargo ...

*Bank and ATM Locations in Chicago IL - Wells Fargo*

Bank + ATM | 2.96 miles WICKER PARK 1585 N MILWAUKEE AVE CHICAGO, IL, 60622 Phone: 773-305-1177 Services and Information ...

[Manage Accounts with Wells Fargo Online®](#)

With online banking through Wells Fargo Online, you can monitor your balances and activity, set up alerts, and view statements ...

Get clear and concise Wells Fargo wire instructions to ensure your transfers are smooth and secure. Discover how to wire funds effectively today!

[Back to Home](#)