

# How to start sending wires<sup>1</sup> online

Visit [wellsfargo.com/online-banking/wires](https://wellsfargo.com/online-banking/wires) to learn more.

## What you need to start

To wire money online you need:

- Eligible Wells Fargo account
- Primary, standard U.S. address
- U.S. mobile phone number that can receive **Advanced Access Codes**:
  - Codes are sent each time you add a new recipient, send a wire, reinstall the app, or replace your smartphone.
  - Codes are sent by SMS text message<sup>2</sup> from 93557 to the U.S. mobile number you provide.

Request an RSA SecurID® device at a branch if you:

- Need to send wires at higher amounts
- Can't receive a code, for example you're traveling outside the U.S.

## Fees and cutoff times

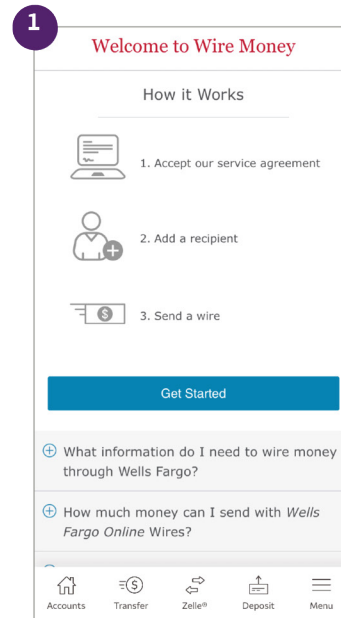
- Depending on your account type, fees may apply. They're shown when you enter wire details.
- We'll send your wire the same business day if you submit it by 2:00 p.m. Pacific Time. Otherwise, we'll send it the next business day. International wires take two to five business days to deliver.

1. Enrollment in Wells Fargo Online® Wires is required, and terms and conditions apply. Wells Fargo Online Wires are unavailable through a tablet device using the Wells Fargo Mobile® app. To send a wire, sign on at [wellsfargo.com](https://wellsfargo.com) via your tablet or desktop computer, or sign on to the Wells Fargo Mobile app using your smartphone. For more information, view the Wells Fargo Wire Transfers Terms and Conditions <https://www.wellsfargo.com/online-banking/transfers/online-wires-terms>.

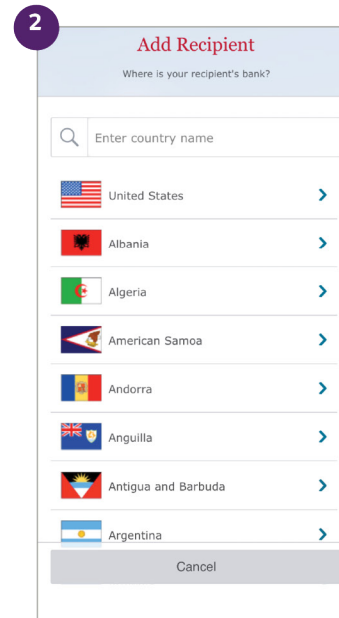
2. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

RSA SecurID is a registered trademark of RSA Security LLC.

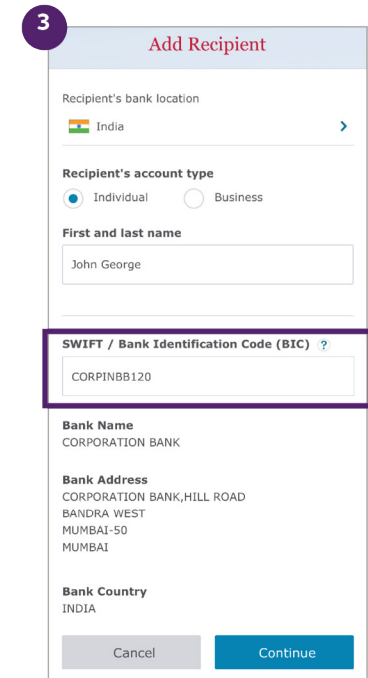
Sign on to our mobile app<sup>2</sup>. Then select Menu, Transfer & Pay, Wire Money to follow these steps.



The first time you send a wire, you'll be authenticated, then read and accept the service agreement.



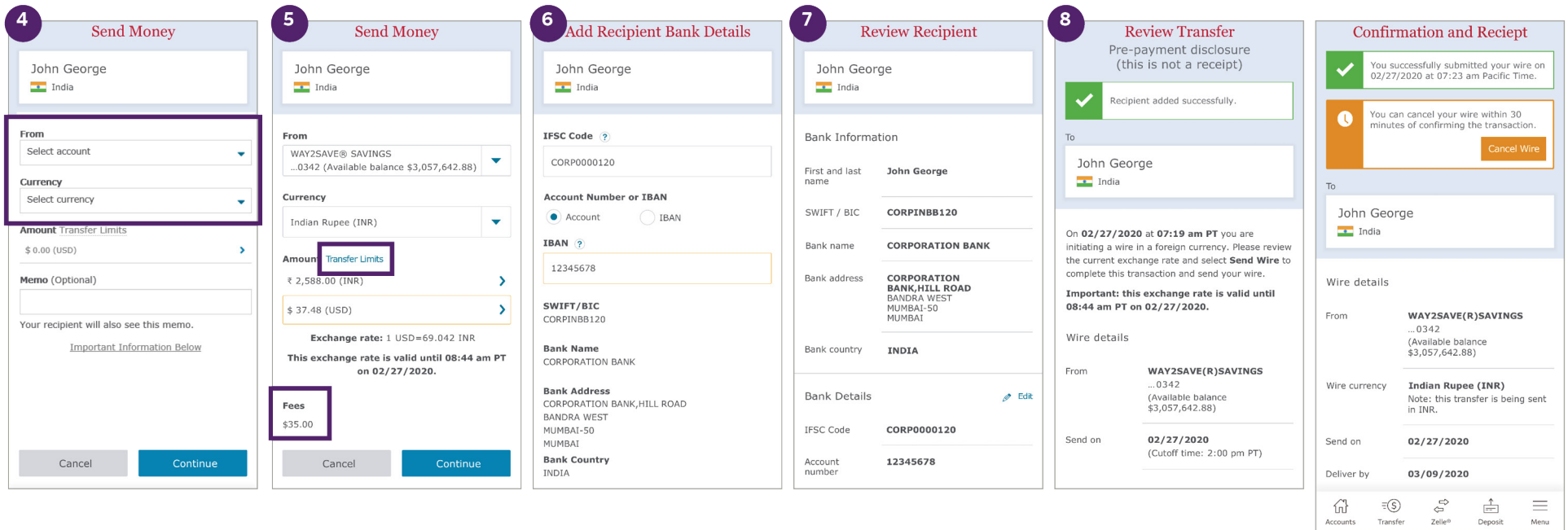
Begin adding recipient information.



For domestic wires you'll need the American Banker Association routing number (ABA). For international wires, you'll need the Bank Identification Code or Society for Worldwide Interbank Financial Telecommunication code (BIC/SWIFT).

*You can also sign on to Wells Fargo Online® and choose Transfer & Pay, Wire Money.*

# How to wire money with the Wells Fargo Mobile® app, continued



Select your funding account, and which currency to send the wire in. Limits display when you enter the wire amount.

Sending wires in foreign currency can be faster than in U.S. currency, and avoid exchange rate fluctuations and foreign bank fees.<sup>3</sup>

Review transfer limits and fees before continuing.

Enter the recipient's details and bank information.

Your recipient's information is stored, simplifying future wires.

Review the information you entered is correct and then select Send Wire.

International wires sent from a personal account are held in a Scheduled status for 30 minutes, giving you a window to cancel the wire.

3. Wells Fargo makes money when it converts one currency to another currency for you. The exchange rate provided to you is set by Wells Fargo in its sole discretion, and it includes a markup over Wells Fargo's cost of sourcing the relevant currency or currencies. For additional information related to Wires and foreign currency, please see the Wells Fargo Wire Transfers Terms and Conditions (<https://www.wellsfargo.com/online-banking/transfers/online-wires-terms>).