

J.P.Morgan

Domestic and International Wires Go-To Guide

Overview

Summary

Domestic Wire Transfer: Send payments in U.S. dollars (USD) to individuals or businesses inside the U.S.

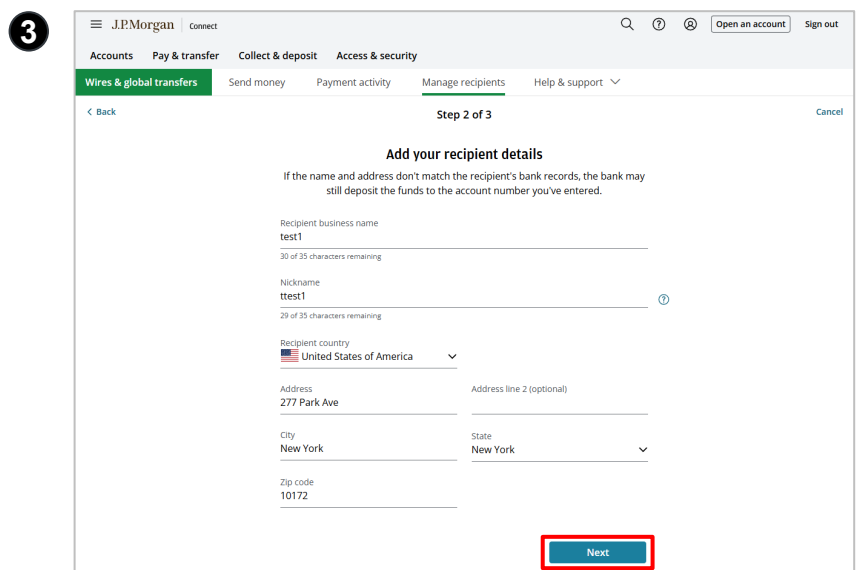
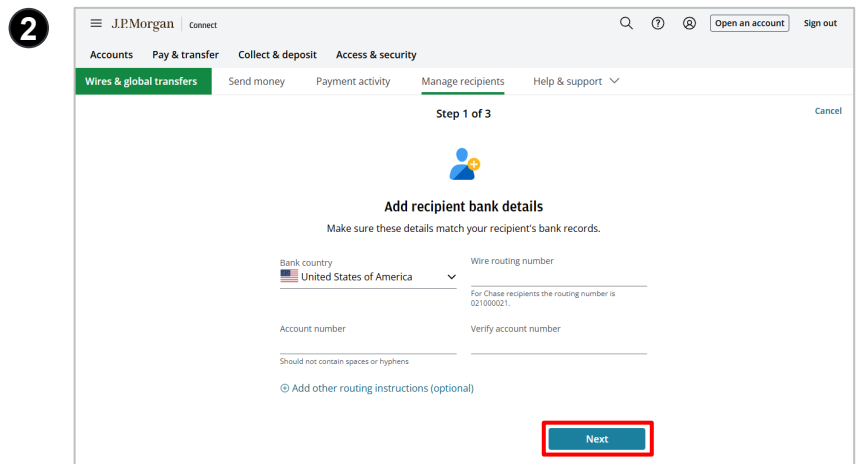
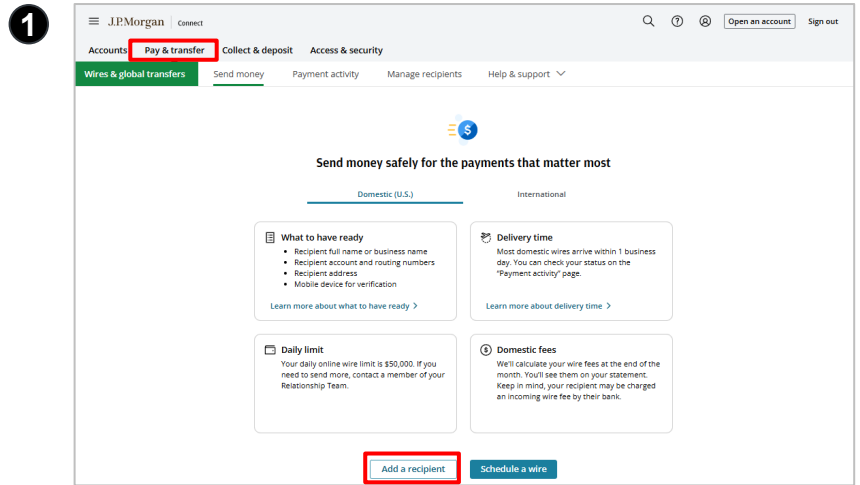
International Wire Transfers: Send U.S. dollars (USD) to a foreign bank - or send foreign currency to a foreign bank

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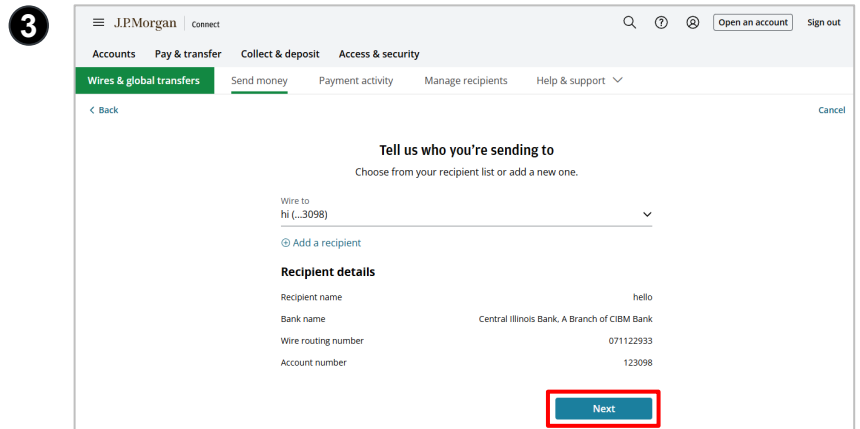
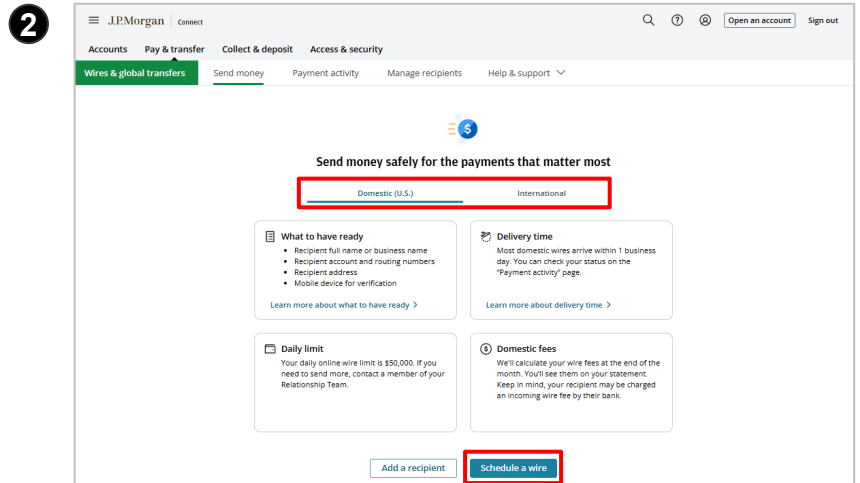
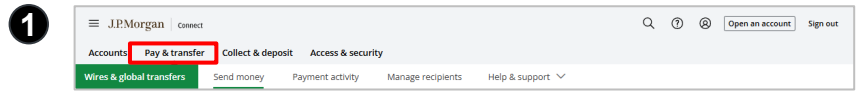
Add a Recipient

1. Select **Pay & transfer** and then **Wires & global transfers** from the dropdown. Select **Add a recipient** to add a new domestic or international recipient
2. Fill out the necessary information and select **Next** as needed. Confirm the recipient's information is correct and select **Add recipient**



Send Domestic or International Wires

1. Select **Pay & transfer** and then **Wires & global transfers** from the dropdown menu
2. On the Send money page, select Domestic or International, then select **Schedule a wire**
3. After finding the recipient, select **Next**



Send Domestic or International Wires (Continued)

4. Complete the necessary information, select **Next**
 - a. **Note:** An IBAN number must be included when sending a wire to Oman
5. Review your wire for accuracy and select **Schedule Wire**

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Accounts Pay & transfer Collect & deposit Access & security

Wires & global transfers Send money Payment activity Manage recipients Help & support

Wire to: hi (...3098)

Wire from: COMM CHKG W/INT (...6254); \$68,758.82

Wire amount: \$ 5.00

Wire date: 02/10/2026

Make this a repeating wire: Off

Additional information: None

Message to recipient: test

Memo: (empty)

Wire Summary: Wire amount \$5.00 USD, Wire transfer fee See analysis statement, Total \$5.00 USD

Buttons: Cancel, Back, Next

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J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

Wires & global transfers Send money Payment activity Manage recipients Help & support

Does everything look OK?

Account details

Wire to: hi (...3098)

Wire from: COMM CHKG W/INT (...6254)

Sender information

Wire date: Feb 10, 2026

Wire amount: \$5.00 USD (U.S. Dollars)

Outgoing wire transfer fee: See analysis statement

Total: \$5.00 USD (U.S. Dollars)

Additional information

Additional routing info: None

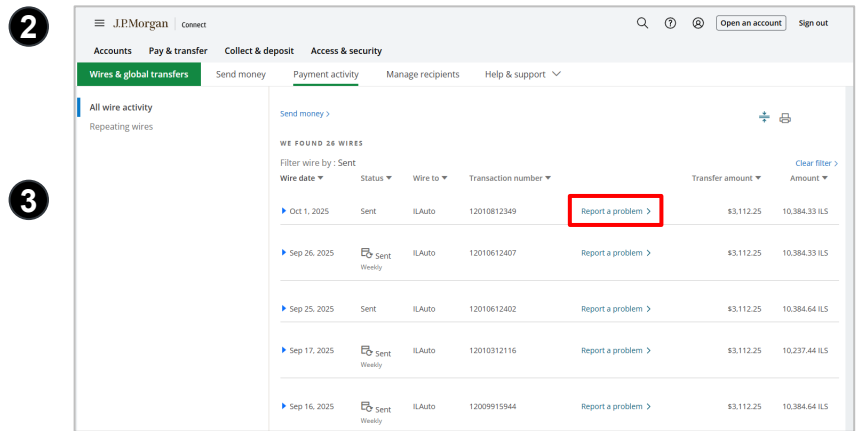
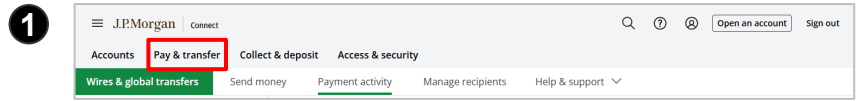
Message to recipient: test

Memo: None

Buttons: Cancel, Back, Schedule Wire

Payment Activity

1. Select **Pay & transfer**, then select **Wires & global transfers** from the dropdown menu
2. To view recent transactions, select **Payment activity**
3. Select **Report a problem** to recall a wire or request an amendment



Manage Recipients

1. Select **Pay & transfer** and then **Wires & global transfers** from the dropdown menu

2. Select **Manage recipients** to add a new domestic or international recipient

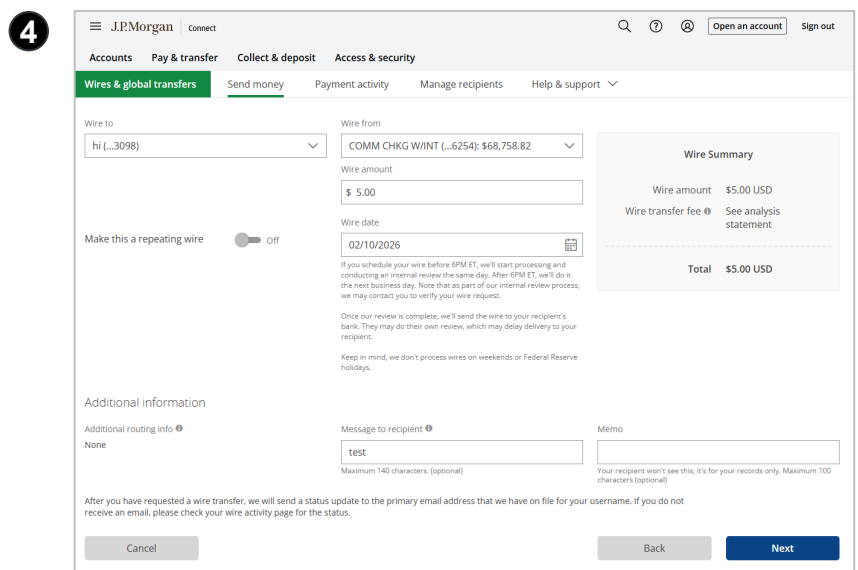
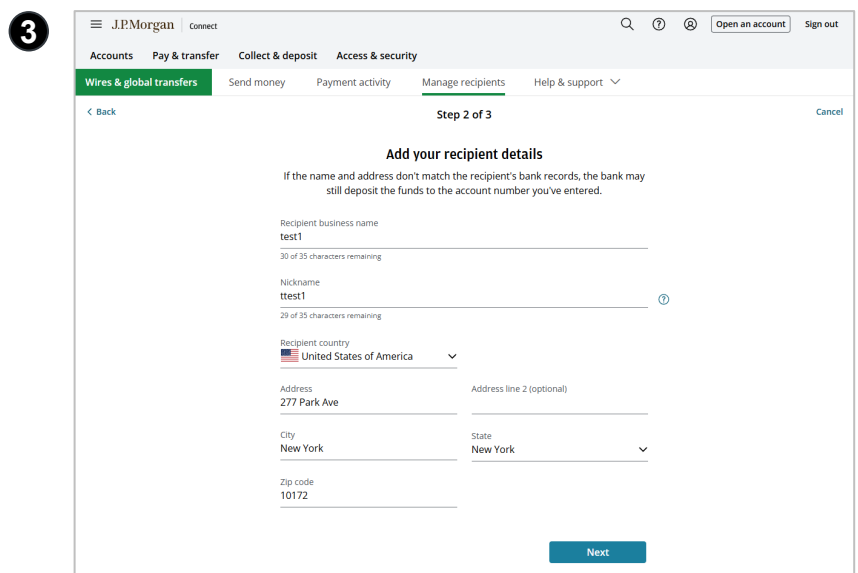
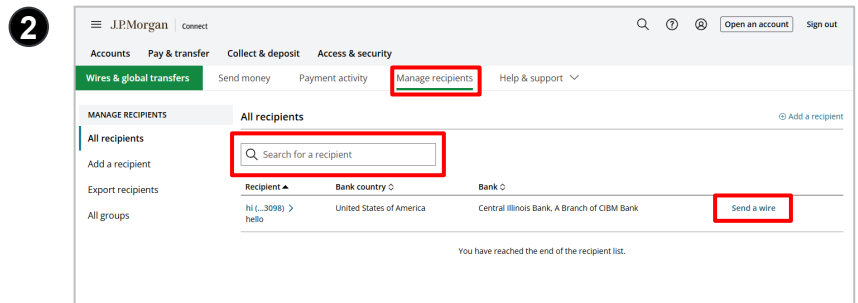
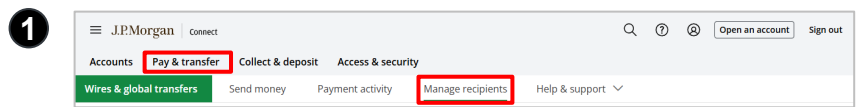
- Use the search bar to find a recipient
- Select the recipient's name to activate the flyout and view recipient details

Note: A new user must be created to edit recipient bank details such as account number, routing number, and SWIFT code

3. Select **Send a wire**

4. Fill out the fields and select all relevant options for the wire, then select Submit

Note: Options are also available to Add a recipient, Export the list of domestic recipients, Create a group of recipients (10+ recipients required to see this feature) and Edit/Delete groups



Glossary

Commonly used wire transfer terms and their definitions are noted below

ABA routing number: A nine-digit numeric code used to identify financial institutions in the United States

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

Intermediary bank: The bank funds go through to get to the intended recipient. An intermediary bank is most often used when the originating bank doesn't have a direct relationship with the receiving bank

Message to recipient: Extra information the originator would like to give the recipient about the transaction. For example, this field could include invoice information or "for further credit to" information

Message to recipient bank: Extra information the originator would like to give the recipient's bank about the transaction. For example, this field could be used to tell that bank more information about the recipient, such as the recipient's official name. These instructions don't affect how we process your request. Content entered in this field is required to be reviewed by the recipient bank

Memo: A field you can use to include information for your records. Your recipient won't see the memo

Additional Resources

For more information about bank routing numbers, please visit:

- SWIFT number lookup: <http://www.swift.com/bsl>
- Federal ABA lookup: <https://www.frbservices.org/EPaymentsDirectory/agreement.html>

For more information about global payments, please visit:

- For a copy of our Global Payments Guide visit: <https://www.jpmorgan.com/solutions/treasury payments/insights/global-payments-guide>
- If you have questions or need help when you're scheduling an FX wire transfer, please contact our service center or your Chase representative

FAQs

Is there a limit to the amount of money I can wire? The maximum wire amount depends on the available funds in your account and any limits established by the bank or your system administrator

Are there restrictions to where the funds can be wired? Federal regulations place some restrictions on where you can send a wire. Please contact service for more information

What if I don't have sufficient balances available to process the wire? We won't process a wire if the available balance in your company's account doesn't cover it

Can I send a future-dated wire? Yes, you can schedule a future-dated wire

What does "Scheduled" mean? Scheduled means we haven't begun processing your wire yet because it is future dated. You still have time to change or cancel it

What does "Processing" mean? "Processing" means the transaction has left your account and is on its way to your recipient.

What does "Sent" mean? Sent means we've fully processed the transaction. Your recipient's bank may take additional time to process the wire. Check with your recipient for updates. Keep in mind, most domestic wires arrive within 1 business day. International wires typically arrive in 1 to 5 business days

What does "Failed"? Please contact service for help with a "failed" transaction

What does "Needs approval" mean? Pending approval means your transaction needs approval from another user with approval authority. We won't process the transaction until it's approved

Can I send a recurring wire? Yes, you can set up recurring domestic or international wires

Can I fund a wire from any account? You can send a wire from any eligible checking, savings or money market account

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