

# 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

## Table of Contents

- I. [Overview](#)
- II. [Add a Recipient](#)
- III. [Send Domestic or International Wires](#)
- IV. [Payment Activity](#)
- V. [Wire Recall](#)
- VI. [Manage Recipients](#)
- VII. [Glossary](#)
- VIII. [FAQs](#)

# 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**

1

J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

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

Send money safely for the payments that matter most

Domestic (U.S.) International

**What to have ready**

- Recipient full name or business name
- Recipient account and routing numbers
- Recipient address
- Mobile device for verification

Learn more about what to have ready >

**Delivery time**

Most domestic wires arrive within 1 business day. You can check your status on the "Payment activity" page.

Learn more about delivery time >

**Daily limit**

Your daily online wire limit is \$50,000. If you need to send more, contact a member of your Relationship Team.

**Domestic fees**

We'll calculate your wire fees at the end of the month. You'll see them on your statement. Keep in mind, your recipient may be charged an incoming wire fee by their bank.

Add a recipient Schedule a wire

2

J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

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

Step 1 of 3 Cancel

**Add recipient bank details**

Make sure these details match your recipient's bank records.

Bank country United States of America Wire routing number

For Chase recipients the routing number is 021000021.

Account number Verify account number

Should not contain spaces or hyphens

ⓘ Add other routing instructions (optional)

Next

3

J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

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

< Back Step 2 of 3 Cancel

**Add your recipient details**

If the name and address don't match the recipient's bank records, the bank may still deposit the funds to the account number you've entered.

Recipient business name test1 30 of 35 characters remaining

Nickname ttest1 29 of 35 characters remaining ⓘ

Recipient country United States of America

Address 277 Park Ave Address line 2 (optional)

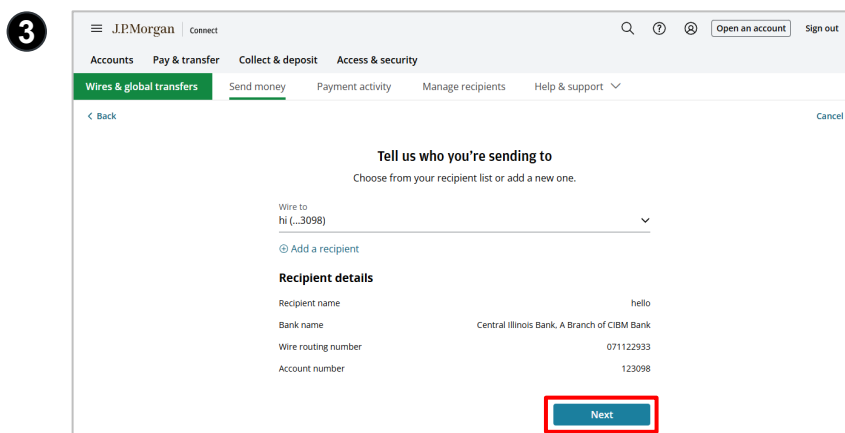
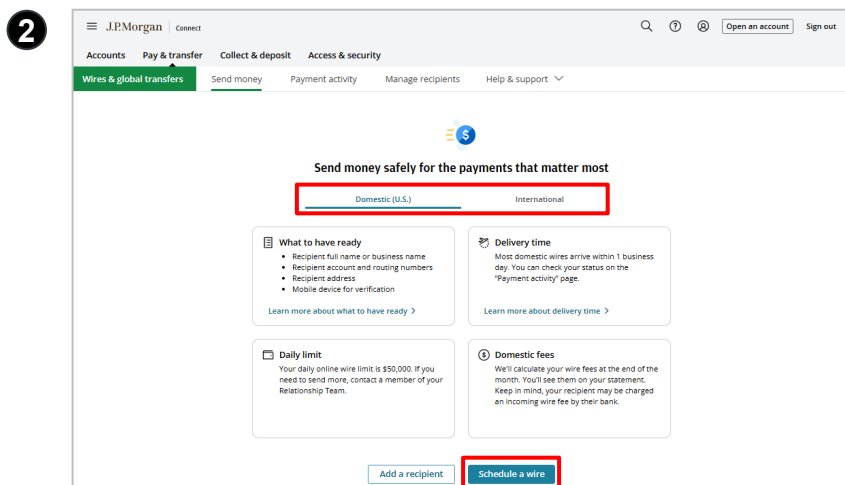
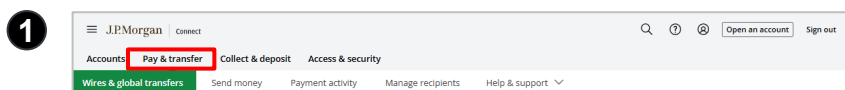
City New York State New York

Zip code 10172

Next

# 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**

4

J.P.Morgan Connect

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

Wire Summary

|                   |                        |
|-------------------|------------------------|
| Wire amount       | \$5.00 USD             |
| Wire transfer fee | See analysis statement |
| <b>Total</b>      | <b>\$5.00 USD</b>      |

Additional information

Additional routing info: None

Message to recipient: test

Memo:

After you have requested a wire transfer, we will send a status update to the primary email address that we have on file for your username. If you do not receive an email, please check your wire activity page for the status.

Cancel Back **Next**

5

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

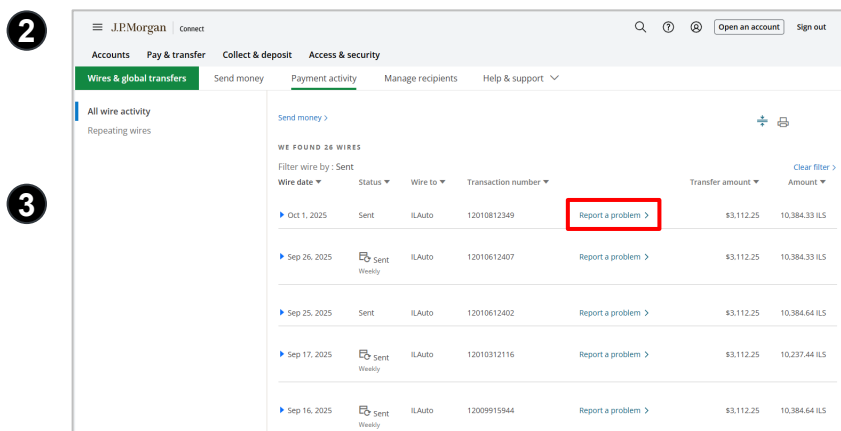
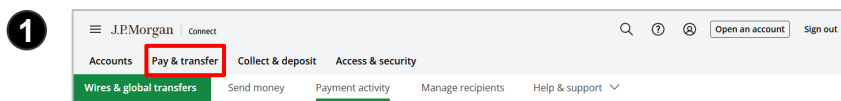
Message to recipient: test

Memo: None

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



# Request a Wire Recall

1. Select **Pay & transfer**, then **Wires & global transfers** from the dropdown, and then select **Payment activity**

2. Select **All wire activity** and select **Report a problem** on the desired sent transaction

**Note:** Only authorized users can request a wire recall up to 13 months after the wire was sent. The more time after a wire was sent, the less likely the recall will be successful

3. Select **request a recall**

4. Select the recall reason and select **Next**

1

J.P.Morgan | Connect

Accounts Pay & transfer Collect & deposit Access & security

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

2

All wire activity  
Repeating wires

Send money >

WE FOUND 27 WIRES

Filter wire by: Sent

| Wire date    | Status      | Wire to | Transaction number | Transfer amount | Amount        |
|--------------|-------------|---------|--------------------|-----------------|---------------|
| Oct 2, 2025  | Sent        | ILAuto  | 12010812498        | \$3,112.25      | 10,384.64 ILS |
| Oct 1, 2025  | Sent        | ILAuto  | 12010812349        | \$3,112.25      | 10,384.33 ILS |
| Sep 26, 2025 | Sent<br>Via | ILAuto  | 12010612407        | \$3,112.25      | 10,384.33 ILS |
| Sep 25, 2025 | Sent        | ILAuto  | 12010612402        | \$3,112.25      | 10,384.64 ILS |
| Sep 17, 2025 | Sent<br>Via | ILAuto  | 12010312116        | \$3,112.25      | 10,237.44 ILS |
| Sep 16, 2025 | Sent<br>Via | ILAuto  | 12009915944        | \$3,112.25      | 10,384.64 ILS |

3

Report a problem

How to take action on your wire to ILAuto

You sent \$3112.25 ILS on October 2, 2025.

Report suspicious activity

If you suspect this wire is a result of fraud or a scam, tell us as soon as possible.  
Call 1-866-954-3718 and choose option 4. Monday to Friday, 8 AM to 8 PM ET. We accept operator relay calls.

Request a recall

To try to get your money back, you can request to recall the wire.  
We can't guarantee the recall will be successful.

Request an amendment

To try to correct wire details, you can request an amendment.  
Call 1-866-954-3718 and choose option 2. Monday to Friday, 8 AM to 8 PM ET. We accept operator relay calls.

4

J.P.Morgan | Connect

Accounts Pay & transfer Collect & deposit Access & security

Request a recall

Why do you want to recall this wire?

Choose the reason that best describes your situation.

☐ I believe it is the result of fraud or a scam.

☒ Some wire information was incorrect.

☐ I accidentally sent it to the wrong recipient.

☐ The payment is no longer required.

☐ My recipient hasn't received it.

Next

# Wire Recall (Continued)

5. After receiving the confirmation, select **Done**

✓

You requested a wire recall

We'll review your request. If we need more information, we'll notify you in the [Secure Message Center \(SMC\)](#).

It may take 10 business days to receive a response. If the recall is successful, you'll see a credit to your account. If it's not, we'll inform you in the SMC.

Request details

|               |                                      |
|---------------|--------------------------------------|
| Status        | Recall requested                     |
| Recall reason | Some wire information was incorrect. |

Recipient details

|                    |        |
|--------------------|--------|
| Recipient nickname | ILAuto |
| Recipient name     | ILAuto |

Wire details

|                    |                          |
|--------------------|--------------------------|
| Transaction number | 12010812498              |
| Wire from          | COMM CHKG W/INT(...8357) |
| Sent on            | October 2, 2025          |
| Wire amount        | 10384.64 ILS             |

Done



# 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

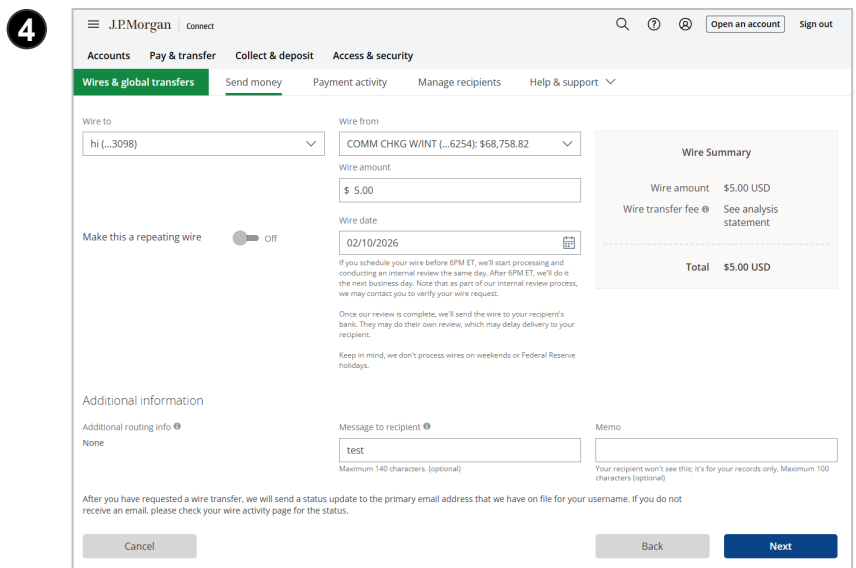
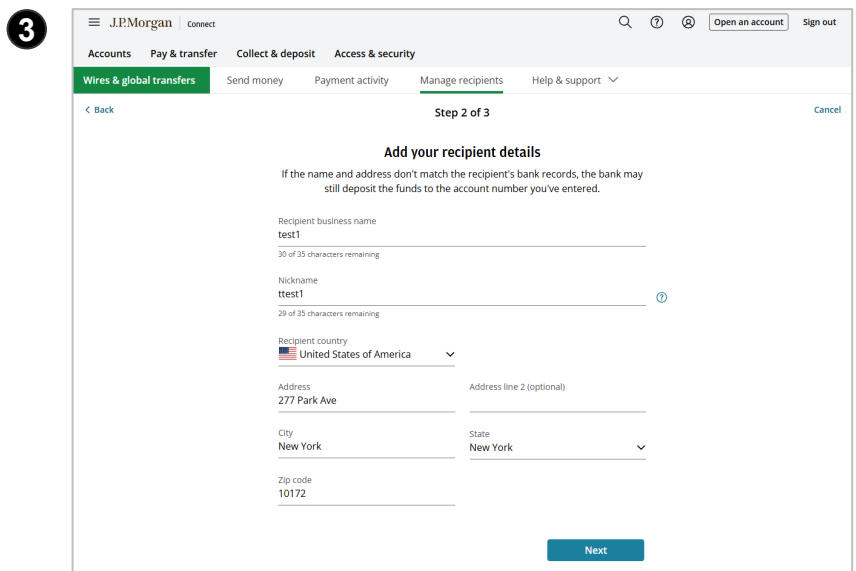
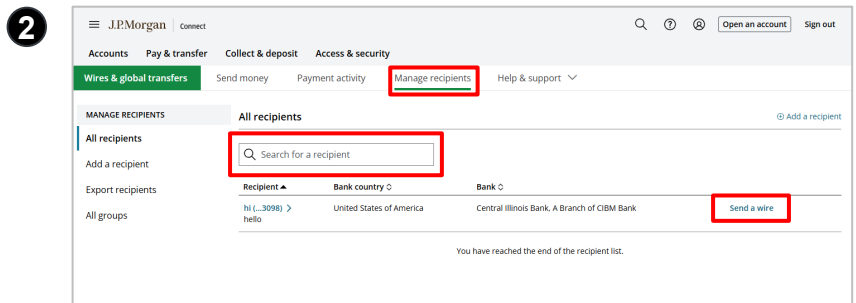
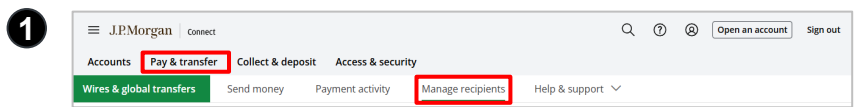
- Use the search bar to find a recipient
- Select the recipient's name to activate the flyout and view recipient details

**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.frb services.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

---

© 2026 JPMorgan Chase & Co. All rights reserved. JPMorgan Chase Bank, N.A. Member FDIC. Deposits held in non-U.S. branches are not FDIC insured. Non-deposit products are not FDIC insured. Visit [jpmorgan.com/cb-disclaimer](https://jpmorgan.com/cb-disclaimer) for full disclosures and disclaimers related to this content.

Chase, J.P. Morgan, JPMorgan, JPMorgan Chase, and Story by J.P. Morgan are marketing names for certain businesses of JPMorgan Chase & Co. and its affiliates and subsidiaries worldwide (collectively, "JPMC", "We", "Our" or "Us", as the context may require).

The information in this content (website, article, event invitation or other form) does not represent an offer or commitment to provide any product or service. The views, opinions, analyses, estimates and strategies, as the case may be ("views"), expressed in this content are those of the respective authors and speakers named in those pieces, and/or the JPMC departments that publish the content, and may differ from those of JPMorgan Chase Commercial Banking and/or other JPMC employees and affiliates. These views are as of a certain date and often based on current market conditions, and are subject to change without notice. Any examples used are generic, hypothetical and for illustration purposes only. Any prices/quotes/statistics included have been obtained from sources deemed to be reliable, but we do not guarantee their accuracy or completeness. To the extent indices have been used in this content, please note that it is not possible to invest directly in an index. This information in no way constitutes research and should not be treated as such. Any information related to cybersecurity provided is intended to help clients protect themselves from cyber fraud, not to provide a comprehensive list of all types of cyber fraud activities nor to identify all types of cybersecurity best practices.

Copying, re-publishing, or using this material or any of its contents for any other purpose is strictly prohibited without prior written consent from JPMorgan. In preparing this material, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information that was acquired from public sources. Any mentions of third-party trademarks, brand names, products and services are for referential purposes only and any mention thereof is not meant to imply any sponsorship, endorsement, or affiliation unless otherwise noted. Notwithstanding anything to the contrary, the statements in this material are not intended to be legally binding. Any products, services, terms or other matters described herein (other than in respect of confidentiality) are subject to, and superseded by, the terms of separate legally binding documentation and/or are subject to change without notice.

The information in this content is not advice on legal, tax, investment, accounting, regulatory, technology or other matters. You should always consult your own financial, legal, tax, accounting or similar advisors before making any financial or investment decisions, or entering into any agreement for JPMC products or services. In no event shall JPMC or any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon, or for any inaccuracies or errors in or omissions from, the information in this content. We are not acting as your or any client's agent, fiduciary or advisor, including, without limitation, as a Municipal Advisor under the Securities and Exchange Act of 1934. JPMC assumes no responsibility or liability whatsoever to you or any client with respect to such matters, and nothing herein shall amend or override the terms and conditions in the agreement(s) between JPMC and any client or other person.

The information in this content does not include all applicable terms or issues, and is not intended as an offer or solicitation for the purchase or sale of any product or service. Our products and services are subject to applicable laws and regulations, as well as our service terms and policies. Not all products and services are available in all geographic areas or to all customers. In addition, eligibility for particular products and services will be determined by JPMC, including satisfaction of applicable legal, tax, risk, credit and other due diligence, and JPMC's "know your customer", anti-money laundering, anti-terrorism and other policies and procedures. Credit is subject to approval. Rates and programs are subject to change. Certain restrictions apply.

Products and services may be provided by banking affiliates, securities affiliates or other JPMC affiliates or entities. In particular, securities brokerage services other than those that can be provided by banking affiliates will be provided by appropriate registered broker/dealer affiliates, including J.P. Morgan Securities LLC and J.P. Morgan Institutional Investments Inc. Any securities provided or otherwise administered by such brokerage services are not deposits or other obligations of, and are not guaranteed by, any banking affiliate and are not insured by the Federal Deposit Insurance Corporation. Certain financial products and services are required by law to be provided only by licensed representatives and affiliates. Inquiries regarding such products and services will be referred to a licensed representative or a licensed affiliate. The information in this content is not an offer to sell, or solicit an offer to purchase, any securities by anyone in any jurisdiction in which such offer or solicitation is not authorized, or in which JPMC or the person making such an offer is not qualified to do so, or to anyone to whom it is unlawful to make such an offer or solicitation, or to anyone in any

jurisdiction outside of the United States. Nothing in this content constitutes any commitment by JPMC to underwrite, subscribe for or place any securities, or to extend or arrange credit, or to provide any other product or service. JPMC contact persons may be employees or officers of any JPMC subsidiary or affiliate.