



# HOW TO SEND AN INTERNATIONAL WIRE TRANSFER FROM USAA

## How to Send an International Wire Transfer

### **Outgoing Wire Transfer Fee:** \$20 USAA and \$25 Correspondent Bank Fee

The receiving financial institution or institutions may also charge a fee to receive a wire transfer.

### **Cutoff time:** 3:30 p.m. CT Monday through Friday

- Wire transfer requests submitted by the cutoff time are generally processed the same day.
- Wires aren't processed on weekends and federal holidays.

### **Turnaround Time:** Up to 15 calendar days

There are several factors that may delay the credit to the recipient such as foreign bank holidays, delays by an intermediary bank or other reasons.

### **To send an international wire, you'll need the following information:**

- Amount you want to send in U.S. dollars or foreign currency
- Purpose of the payment
- Recipient's 8 or 11-digit alpha numeric bank SWIFT BIC or other bank code, or codes
- Name of receiving bank
- Address of receiving bank
- Recipient's bank account number or IBAN
- Full name of the recipient, which is the person or business receiving the funds
- Recipient's physical address

### **Important:**

- USAA sends international wire through our correspondent bank, The Bank of New York Mellon.
- Additional information and bank codes may be required depending on the country you're transferring to.
- USAA Federal Savings bank won't send funds to countries and territories sanctioned by federal law.
- If you provide inaccurate wire instructions, your wire may be delayed or returned.
- If your wire transfer is returned, the money will be credited back to your account minus any fees charged by USAA, our correspondent bank or another financial institution.