I'm not a robot

Account Management•Access your cash, credit, and investment accounts with Touch ID®[1] or Face ID®[1]•Review activity and balances•View your credit card transactions and manage your rewards•Easily activate or turn cards on or off[2], add cards to digital wallets[3], view recurring payments, and manage account access with Card SettingsDeposit Funds[4]•Deposit checks using your iPhone® camera•Instantly view the processing deposit in your accountMake Transfers and Payments•Transfer funds between your Wells Fargo accounts and to other financial institutions[5]•Send and receive money with friends and family using a U.S. mobile phone number or email address with Zelle®[6]•Pay your bills•Add your eligible cards to Apple Wallet™ to use Apple Pay® for fast and convenient payments[3]Track Investments•Monitor balances, holdings, account activity, and open orders for your WellsTrade® accounts•Get real-time quotes, charts, and market dataStay Secure•Visit the Security Center to report fraud and maintain safe accounts•Manage alerts[7]•Get notified of suspicious card activity with alerts•Access to your FICO® Credit ScoreContact Us•Email appstorefeedback@wellsfargo.com•Locate one of more than 12,700 ATMs or find one of our approximately 4,800 branches•Set up an appointment to meet with a Banker____________________________Screens are simulated.1.Only certain devices are eligible to enable biometrics.2.Turning your card off is not a replacement for reporting your card lost or stolen.3.Not all smartphones are enabled to use a digital wallet. Your mobile carrier's message and data rates may apply.4.Some accounts are not eligible for mobile deposit. Deposit limits and other restrictions apply.5.Terms and conditions apply. See Wells Fargo's Online Access Agreement for more information.6.Mobile numbers may need to be enrolled with Zelle before they can be used. Available to U.S.-based bank account holders only.7.Sign-up may be required.8.Some features not offered on all devices or to all users.Apple, the Apple logo, Apple Pay, Apple Watch, Face ID, iPad, iPad Pro, iPhone, iTunes, Mac, Safari, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Wallet is a trademark of Apple Inc. App Store is a service mark of Apple Inc.FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.Investment and Insurance Products are:•Not Insured by the FDIC or Any Federal Government Agency•Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate•Subject to Investment Risks, Including Possible Loss of the Principal Amount InvestedDEPOSIT PRODUCTS OFFERED BY WELLS FARGO BANK, N.A. MEMBER FDIC.Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade(R) and Intuitive Investor(R) accounts are available through WFCS.Use of stock symbols is for illustrative purposes only and not a recommendation.9.$0 per trade is applicable to commissions for online and automated telephone trading of stocks and exchange-traded funds (ETFs). For stock and ETF trades placed with an agent over the telephone, a $25 agent-assisted trading fee is charged. Each trade order will be treated as a separate transaction subject to commission. An order that executes over multiple trading days may be subject to additional commission. One commission will be assessed for multiple trades, entered separately, that execute on the same day, on the same side of the market. Other fees and commissions apply to a WellsTrade account. Schedule subject to change at any time.PM-04202025-6041073.1.1 May 21, 2025 Version 25.05.01 We are continuing to roll out Wells Fargo Mobile® app updates each month.New this month:•Top hit shortcuts make using the Wells Fargo Mobile® app a breeze! They're your express lane to key features. Simply tap Search on your device's homepage and type 'Wells Fargo' to discover them.•Newly updated and refreshed look for our app icon.and more coming throughout 2025! Things like 'report your card lost or stolen' and 'replace your card' after nothing your app can actually do. They will give you an 800 number to call, where they then try to force you into using the sentence "my voice is my password please verify me". Big mistake! Don't do that I have in the past and it locks you out of your account plus anyone with a voice cab impersonate you easy enough to trick their kindergarten-level-security-system. Next, Good help you if it's the weekend because they will make you talk to people for hope until they tell you claims department is closed on Saturdays and Sundays so ordering a new card, disputing a charge or unlocking you're card won't happen until Monday-Friday (regular business hours; probably closes at va 5pm, can't recall). So don't este your time, they are all good at pretending to help then after half an hour or more, tell. You thru can't help. And they get all confused and offended if you breathe. I'm thinking about changing my bank but I've only had this account open for a week and I'm already having so many debit card issues. Last Thursday or Friday I disputed two .97 cent charges from Facebook and they said they'd have to shoot my entire card down which I had for several days, I see today a new charge went thru and I'm wondering why why the card supposedly was cancelled indefinitely last week! So these liars wasted my time in the phone and during this review! We're sorry to hear that and would like to try and help. Please email us with details (phone number, link to this public comment and your reviewer name) at appstorefeedback@wellsfargo.com. Do not share anything private when emailing us, such as account numbers. -Roger The Wells Fargo app is a very good one - you can nickname accounts (even ones from Greenhouse by Wells Fargo), send and request money via Zelle in-app, and add external accounts and initiate transfers from the app. The colors are nice and vibrant, and the iconic stage coach graphics are nice. There are some minor quirks, of course; certain options are given names instead of using the description (i.e. card lock/unlock is under "Control Tower"), so it can be a bit difficult to find certain options or features, at least when you haven't used the app in a while. Some suggestions for the app - incorporating pictures of bank cards (debit and credit) within the app would be a neat visual; being able to rearrange your accounts within the app (like Chase and Capital One) would be awesome; and maybe some trivia in the app would be nice, including historical trivia about Wells Fargo bank, being one of the oldest banks around (US). When clicking/tapping on the last four digits of accounts numbers to see the whole thing, seeing the routing number would be awesome, so you know are what it is, and being able to copy it to the device's "clipboard" would be awesome. And finally, being able to view product information would be really nice; ie. view information for checking/savings accounts, as well as credit cards & certificate accounts too. Hopefully some of these things could be implemented in the near future. I've been a customer for several years now and have used their mobile nearly since opening my accounts. Yet their app has really only been good for basic functions such as checking balances or making simple deposits, withdrawals, or payments. The app itself has always lacked an intuitive interface. It's always been confusing finding several functions, or straight up lacking, like searching for old transactions. It took them years for you to simply view your bank statements other than logging in on a desktop or even viewing your own account numbers or routing numbers. The biggest glaring, missing feature is a useful budgeting/spending tool. Recently a monthly spending report has been added, albeit within layers of unclear tabs and options. This spending report is pretty useless. I'm guessing it categorizes transactions based on the institution classification that the charge went to, and then shows an overall amount spent on that category. It doesn't show you the transactions in question so you don't know what you spent on which could help in managing your spending in the future. Bank of America has a great budget/spending tool that clearly shows what you've spent on and not just dumping everything into general categories. As a long time customer I would like to see something like this added. Pretty soon the lackluster services provided by Wells Fargo will soon outweigh the hassle of transferring accounts to another bank. We're sorry to hear that and would like to try and help. Please email us with details (phone number, link to this public comment and your reviewer name) at appstorefeedback@wellsfargo.com. Do not share anything private when emailing us, such as account numbers. -Becky The developer, Wells Fargo, indicated that the app's privacy practices may include handling of data as described below. For more information, see the developer's privacy policy. The following data may be collected and linked to your identity: Location Contact Info User Content Identifiers The following data may be collected but it is not linked to your identity: Financial Info Contacts User Content Diagnostics Privacy practices may vary, for example, based on the features you use or your age. Learn More Developer Website App Support Privacy Policy There are numerous options for sending money, such as checks, mobile apps, and electronic transfers, for different types of needs. When speed and simplicity are top priorities for a money transfer, wire transfers may be a good option. A wire transfer is a method of transmitting money electronically between people or businesses in which no physical money is exchanged. The sender is the one who provides all the instructions for the transfer, which may include the recipient's name, bank, account number, amount, and sometimes a pickup location. The wire transfer can be facilitated by a bank (sometimes referred to as a "bank wire") or by a nonbank money transfer provider. When would I use a wire transfer? Wire transfers are common for both domestic use in the U.S. and international use. They are popular for international transfers because they are easy to exchange to a foreign currency, if needed. They are also a good option if: You need to complete a transfer urgently. Most domestic transfers are processed on the same day, and international transfers are typically completed within a few days (depends on country). You need to move large amounts of money. Though limits vary based on the money transfer provider, they tend to be high. For this reason, wire transfers are often used to pay invoices, to send funds among family, or for real estate transactions. Where can I send a wire transfer? Though you can send wire transfers to both domestic and international recipients, fees vary according to provider, destination, and the dollar amount transferred. The information you need to supply varies depending on whether you are using a bank provider or a nonbank provider: When sending a domestic bank wire, you will need to provide the recipient's name, address, bank account number, and ABA number (routing number). When sending an international bank wire, you will need to provide the recipient's name, address, banks SWIFT BIC, and bank account number, plus the International Payments System Routing Code, for certain countries (you will be prompted for this). These methods are similar in terms of security. What else should I know about wire transfers? Take care to determine that a wire transfer is valid and appropriate as wires are final and cannot be canceled once the transfer is initiated. Familiarize yourself with the fees that apply to your wire transfer before initiating a transaction as the amounts vary depending on the provider, destination, mode of sending money, and amount of money being transferred. If you are sending a wire in foreign currency, you should also pay attention to the amount of the exchange rate as the amount of the exchange rate can vary among providers. When you practice due diligence with regards to security, wire transfers can be an easy, convenient way to transmit money. Learn more about wire transfers. We're committed to helping with your financial success. Here you'll find a wide range of helpful information, interactive tools, practical strategies, and more — all designed to help you increase your financial literacy and reach your financial goals. Financial Education and Tools Products to consider: Enrollment in Wells Fargo Online® Wires is subject to eligibility requirements, and terms and conditions apply. Applicable outgoing or incoming wire transfer service fees apply, unless waived by the terms of your account. Your mobile carrier's message and data rates may apply. For more information, see the Wells Fargo Online Access Agreement and your applicable account fee disclosures for other terms, conditions, and limitations. In addition to any applicable fees, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. For additional information related to Wires and foreign currency wires, please see the Online Access Agreement or applicable service documentation. Wells Fargo Bank, N.A. Member FDIC. QSR-05262026-7171990.1.26 In this article, you'll learn also learn how long it takes and the fees you can expect to pay when wiring money online. We will also guide you through each step of wire transfers with Wells Fargo. Wells Fargo wire transfer Wells Fargo offers customers multiple ways to send money using the Wells Fargo Online program. With this service, you can send domestic wire transfers to 200+ countries worldwide online or by using the Wells Fargo mobile app.[1] Wire transfer fees for Wells Fargo How much does Wells Fargo charge for wire transfers? The initial wire transfer fee will be written in on the Wire Transfer Request Form online. However, you can expect to pay the following wire transfer fees with Wells Fargo. Type of transactionFees[4] Incoming Domestic Wire$15 Outgoing Domestic Wire$30 Incoming International Wire$16 Outgoing International WireFees will be disclosed once you set up the transfer) To make sure you really know what you're getting before you commit, compare the exchange rate you're being offered with by using a comparison tool — this way you can find out how much your international transfer is really costing you. Wells Fargo domestic wire transfers If you are planning on sending money to someone within the US, Wells Fargo might seem like a good idea, as they offer online options. Much like sending a check, Wells Fargo Zelle allows you to transfer money to someone using their email address or phone number. Depending on your recipient's bank, they could receive the money in just a few minutes. Plus, transaction fees are currently waived for customers who make Wells Fargo Zelle transfers. This is much more streamlined and less expensive than the traditional wire transfer route.[2] Want to find out more about Zelle? Get your full guide here. This includes the recipient's name, BAN (Beneficiary Account Number), full address and banking information. There is also a section for intermediary banking details that can be filled in. Wells Fargo international money transfers To send money abroad, you will also need international wire instructions: Bank Name SWIFT/BIC Code: You can check the correct BIC / SWIFT code here Routing Transit Number Bank address, City & State Beneficiary Account Number Beneficiary Name International Routing Code (IRC) for certain countries, i.e. (Sort Code, IFSC Code, National ID etc.) Reason for Payment for certain countries Similarly, if you want to receive money from abroad to your Wells Fargo bank account, you will need to provide the sender with your own Wells Fargo international wire transfer details. Getting foreign currency? To get routing instructions, reach out to Wells Fargo's International Connections department: 1-877-593-2468. Wells Fargo wiring instructions If you prefer to wire money, there are just a few steps for getting started.[3] First, sign into Wells Fargo Online Select the Transfer and Pay option and enroll in online wire transfers to initiate a wire transfer. Choose your recipient, your funding account and amount (along with any additional details required for certain countries). Review and send your payment. After filling out all of your personal and banking information, you will also need information from the wire recipient in order to process the funds transfer. This includes the recipient's name, BAN (Beneficiary Account Number), full address and banking information. There is also a section for intermediary banking details that can be filled in. Wise is a smart way to transfer money internationally. To send money online with Wise, you will pay a small, flat fee and a percentage of the amount that's converted. Please see Terms of Use for your region or visit Wise Fees & Pricing for the most up to date pricing and fee information. Wells Fargo address for wire transfers FieldDescription Wells Fargo international wire transfer SWIFT codeWFBIUS6S Routing Transit Number121000248 Wells Fargo addressWells Fargo, 420 Montgomery Street, San Francisco, CA 94104 Beneficiary Account NumberYour complete Wells Fargo account number (including leading zeros) Beneficiary NameThe name of your account as it appears on your statement Beneficiary AddressYour full address Some banks would ask for your bank's address as well. You can provide the address of the bank branch where you opened your account. Find out more about Wells Fargo routing numbers here. What are Wells Fargo's wire transfer limits? Wire transfer limits are not disclosed on Wells Fargo's website. However, before finalizing your wire transfer on Wells Fargo's online banking platform, you will have the opportunity to review and ensure these limits meet your requirements.[3] Should you need higher limits for online wire transfers, we suggest that you visit your nearest Wells Fargo branch. How long does a wire transfer take with Wells Fargo? It can take between 1-3 business days to fully process a wire transfer with Wells Fargo. If you're sending money to another Wells Fargo customer, it could be up to 24 hours. For all other non-Wells Fargo transfers, it may take 2-3 business days.[5] Wells Fargo cutoff times Cutoff times are displayed in all locations. The cutoff time for most Wells Fargo ATM locations is 9 p.m. local time. The cutoff time for deposits using the Wells Fargo Mobile app is 9 p.m. Pacific Time.[6] Read more about how Wells Fargo direct deposits work here. Need to manage local and international business payments? The Wise Business account is an option that could be worth exploring. Some key features of Wise Business include: Better visibility and organization of business finances. This is helpful for account reconciliations and auditsMajor local account details for a simple one-off fee to receive international payments with ease No monthly account fees or minimum balance requirementsReceive payments from e-commerce platforms such as Amazon or via StripeCreate invoices using the free Wise invoice generator or invoice templatesAccounting integrations, including a QuickBooks Bill Pay connectionBatch payment options. Fast payment of up to 1,000 people Discover the difference between Wise Business vs Personal Sources: All sources checked on 24 May 2023 *Please see terms of use and product availability for your region or visit Wise fees and pricing for the most up to date pricing and fee information.This publication is provided for general information purposes and does not constitute legal, tax or other professional advice from Wise Payments Limited or its subsidiaries and its affiliates, and it is not intended as a substitute for obtaining advice from a financial advisor or any other professional.We make no representations, warranties or guarantees, whether expressed or implied, that the content in the publication is accurate, complete or up to date. *Screen image is simulated It doesn't happen with one transaction, in one day on the job, or in one quarter. It's earned relationship by relationship. Who we are Wells Fargo helps strengthen communities through inclusion, economic empowerment, and sustainability. About Wells Fargo Why we're committed to communities We don't just serve our communities—we are our communities. We're committed to helping customers and neighborhoods across the country thrive. Wells Fargo Stories American bank holding company CoreStates Financial CorporationIndustryBank holding companyFounded1803; 222 years ago (1803) (as The Philadelphia Bank)Defunct1998 (1998)FateAcquired by First Union CorporationSuccessorWells Fargo (formerly Wachovia/First Union)HeadquartersPhiladelphiaProductsFinancial services CoreStates Financial Corporation, previously known as Philadelphia National Bank (PNB), was an American bank holding company in the Philadelphia, Pennsylvania, metropolitan area. The bank was renamed in the mid-1980s after a series of mergers. After being acquired by First Union Corporation, which later also acquired Wachovia National Bank to become Wachovia Corporation, CoreStates Financial Corporation became a part of Wells Fargo in 2008 when Wachovia (formerly known as First Union) was acquired by that company. Payroll Envelope Advertising PNB MAC ATM Card The bank was founded in Philadelphia on September 8, 1803, as The Philadelphia Bank. George Clymer was the bank's first president. Later, the bank became known as Philadelphia National Bank, or PNB. During the early years of the United States, Philadelphia developed as the banking center of the country. The First Bank of the United States chartered in 1791, was based in the city until its charter expired in 1811, at which point its building was purchased by the preeminent American banker Stephen Girard to house his banking operation, known as The Bank of Stephen Girard. (This is not to be confused with Girard Bank, which was created by several prominent Philadelphia businessmen after Girard's death and named in his honor.) Five years later, Congress chartered the Second Bank of the United States, which was directed for most of the period 1816 to 1836 by Nicholas Biddle, the nation's first chief banker and scion of the city's most iconic family. The Philadelphia National Bank was neither the oldest nor the most aggressive of the big banks headquartered in the nation's birthplace for most of the city's history. That distinction went to the First Pennsylvania Bank, the "Pennsylvania Company for Insurance on Lives and Granting Annuities." While founded as an insurance company in 1809 (chartered 1812),[1] it traces back to an even earlier banking dynasty. The Bank of North America was chartered in 1781 by the Continental Congress as America's first bank. It went through a number of charter changes and minor upheavals until merging with the Commercial Trust Company to form 1923's Bank of North America and Trust Company. That didn't survive long; by the 1870s, Pennsylvania Company for Insurance on Lives and Granting Annuities had transitioned to banking in the 1870s, and it bought the old bank in 1929, and shortly thereafter renamed itself the Pennsylvania Company for Banking and Trust. It was led in the twentieth century by an increasingly ambitious and risk-taking board of directors. Another merger with First National Bank in 1955 brought another name change, prepending "First," and the First National branch at 315 Chestnut Street was maintained until the Wells Fargo period. Serendipitously, 315 Chestnut is next door to the original location of the Bank of North America at 305 Chestnut.[2] PNB, on the other hand, maintained a reputation for financial caution and civic responsibility. On occasion, the bank made headlines for quiet innovations, such as when during the late 1960s it led all the nation's banks in ending the practice of "redlining" poorer neighborhoods so that personal and small business loans could be extended to residents of poorer city districts, or when, during the middle 1970s, the bank helped universalize ATM banking by building one of the nation's first and largest network of banking machines, known by their acronym, "MAC", for Money Access Center or Money Access Card. By the dawn of the new age of banking in the late 1970s and 1980s, when lending grew highly competitive and banks began vying for power and influence by buying each other, PNB was well positioned to compete. It maintained offices in all of the major financial capitals of the world with headquarters of its subsidiary, Philadelphia International Bank (PIB), in London and New York City, through its practice of Correspondent banking. PNB was particularly aggressive in the then-developing Middle East oil-rich states. The real estate bust of the late 1970s, accompanied by high interest rates and rates of foreclosure, did not hurt PNB to the extent it did its more highly exposed crosstown rival, First Pennsylvania, which never completely recovered from the temporary collapse of the real estate investment trust (REIT) industry and was eventually purchased by PNB in 1990. PNB's first merger involved Hamilton Bank of central Pennsylvania in 1982; later, in the mid-1980s, it would take control of New Jersey National Bank of Trenton, New Jersey. Corestates Financial Corporation evolved out of the merger of PNB with Hamilton. Meanwhile, Corestates Bank of Delaware would focus on lending to the many corporations, including chemical giant DuPont, headquartered in the low-tax First State just south of the Pennsylvania border. After it acquired First Pennsylvania Bank in 1990, CoreStates/PNB spent $20 million to win naming rights for 20 years for the new arena being built next to Philadelphia's Spectrum that would subsequently be known as the "CoreStates Center" associated with the bank holding company. In the fall of 1995, CoreStates acquired another regional rival, Meridian Bancorp, at $3.2 billion their largest acquisition to date. George W. Strawbridge Jr., a Campbell Soup Company director, heir to the Strawbridge & Clothier department store fortune, and major shareholder in Meridian Bancorp, became director and largest individual shareholder in the Corestates Corporation, continuing an ongoing marriage between the bank and one of the region's most iconic companies, the Campbell Soup Company, that had in the 1970s made G. Morris Dorrance Jr., scion of the Campbell clan and prominent Gladwyne, Pennsylvania, socialite, PNB's board chairman. In the rash of regional bank takeovers that occurred near the end of the twentieth century, CoreStates was then acquired by First Union Corporation of Charlotte, North Carolina, in 1998. The CoreStates-First Union merger, at $17 billion, was then the largest bank merger that had ever taken place in the United States. First Union later bought Wachovia National Bank in 2001 and the combined company took the Wachovia brand name. Wachovia Bank, suffering losses during the 2008 financial crisis, was acquired by Wells Fargo, headquartered in San Francisco, California. The company's original headquarters building is located at the corner of Broad and Chestnut Streets in Center City Philadelphia and is now known as One South Broad. It has long been known for the oversized bell on its uppermost floor that once tolled noon over the city's financial district, once centered at the foot of its building but now moved farther west among the office buildings lining West Market Street. First Pennsylvania Bank's Centre Square twin office towers, with their iconic Clothespin sculpture by Claes Oldenburg, shifted the center of that district west at its opening in 1976. In 1973, the bank opened a second Center City office complex on Independence Mall at Fifth and Market Streets that became headquarters for its operations divisions. In keeping with the company's civic commitment to the City of Philadelphia, the bank simultaneously redesigned and rebuilt SEPTA's 5th Street/Independence Hall subway station on the Market-Frankford/Blue Line at the intersection's northeast corner, a station whose design subsequently won international awards for its striking combination of colors, textures, and materials. ^ "History of CoreStates Financial Corp – FundingUniverse". www.fundinguniverse.com. Retrieved 2018-05-23. ^ "Bank of North America | Encyclopedia of Greater Philadelphia". philadelphiaencyclopedia.org. Retrieved 2018-05-23. History of the Philadelphia National Bank November 19, 1997, New York Times article on CoreStates Financial Corporation history site Retrieved from " Enrollment in Digital Wires is subject to eligibility requirements, and terms and conditions apply. Applicable outgoing or incoming wire transfer service fees apply, unless waived by the terms of your account. Your mobile carrier's message and data rates may apply. For more information, see the Wells Fargo Online Access Agreement and your applicable account fee disclosures for other terms, conditions, and limitations. Enrollment with Zelle® through Wells Fargo Online® or Wells Fargo Business Online® is required. Terms and conditions apply. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. For your protection, Zelle® should only be used for sending money to friends, family, or others you trust. Neither Wells Fargo nor Zelle® offers purchase protection for payments made with Zelle® - for example, if you do not receive the item you paid for or the item is not as described or as you expected. Payment requests to persons not already enrolled with Zelle® must be sent to an email address. For more information, view the Zelle® Transfer Service Addendum to the Wells Fargo Online Access Agreement. Your mobile carrier's message and data rates may apply. Account fees (e.g., monthly service, overdraft, Small Business Account Analysis fees) may apply to Wells Fargo account(s) with which you use Zelle®. Whether or not the wire transfer fee is waived, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used when Wells Fargo converts one currency to another is set at our sole discretion, and it includes a markup. 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For more information, see the Wells Fargo Online Access Agreement and your applicable account fee disclosures for other terms, conditions, and limitations. Whether or not the wire transfer fee is waived, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used when Wells Fargo converts one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate Wells Fargo provides to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar. 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In certain circumstances, securities with respect to which the relevant exchange has commenced delisting proceedings may continue to be traded pending appeal of that determination. To view a list of securities that are subject to delisting, including those that continue to be traded pending appeal, please click here.CUSIP identifiers have been provided by CUSIP Global Services, managed on behalf of the American Bankers Association by Standard & Poor's Financial Services, LLC, The CUSIP Database, © 2025 American Bankers Association. "CUSIP" is a registered trademark of the American Bankers Association.Yield data is for informational purposes only. Wire transfer is the fastest mode of receiving money in your Wells Fargo Bank account. You can receive money from within USA (Domestic Wire Transfers) or from a foreign country (International wire transfer). The transaction is initiated by the sender through a financial institution, however and need to provide your banking details to the sender for successful transfer of money. International Wire Transfer to Wells Fargo Bank International wire transfer is one of the fastest way to receive money from foreign countries. Banks use SWIFT network for exchanging messages required for performing international wire transfer. Usually, the receiving bank (in USA) and the sending bank (in other country) need to have a direct arrangement in place to start the swift transfer – this is sometimes referred to as correspondent banking. Note: Banks in USA don't use IBAN account number. Incoming International Wire Transfer Instructions To receive international wire transfer in your Wells Fargo bank account, please use the following wire instructions: Bank Name : Wells Fargo Bank, N.A. SWIFT/BIC Code for Wells Fargo: WFBIUS6S Routing Transit Number: 121000248 Bank address, City & State : Wells Fargo, 420 Montgomery Street, San Francisco, CA 94104 (regardless of where your account is located) Beneficiary Account Number : Your complete Wells Fargo account number (including leading zeros) Beneficiary Name: The name of your account as it appears on your statement CHIPS Participant : ABA 0509 Note of Caution on Fees: If your money transfer involves currency conversion, there is a high chance you will get a poor exchange rate from the banks and as a result pay high hidden fees. We recommend services like TransferWise for getting best conversion rates and lower wire transfer fees. Domestic Wire Transfer to Wells Fargo Bank Domestic wire transfers are run through either the Fedwire system or the Clearing House Interbank Payments System (CHIPS). Wire transfers are different from ACH transfers. Wire transfers are real time transfers (receiver usually get the money, same day) and costs more than ACH transfer (which takes 2-4 days for transfer of money). Incoming Domestic Wire Transfer Instructions You can receive funds to your Wells Fargo Bank account from any bank within USA using domestic wire transfer. You need to provide the following details to sender of the funds who will initiate the domestic wire transfer through his/her financial institution. Bank Name : Wells Fargo Bank NA Wire Transfer Routing Number : 121000248 Account Holder Name : Your Name Account Number : Your Bank Account Number Bank Address, with City & State: Wells Fargo, 420 Montgomery Street, San Francisco, CA 94104 (regardless of where your account is located) Wire Transfer Fees for Wells Fargo Bank International and Domestic Wire Transfer Fees for Wells Fargo Bank are as follows: International Incoming $16 for each transaction Outgoing $30 to $45 for each transaction (Your bank disclose the fee at time of transaction depending on the account type) Domestic Incoming $15 for each transaction Outgoing $30 for each transaction Apart from the wire transfer fees, if the transfer involves currency conversion, banks make money on currency conversion as well by giving retail conversion rates to you which is usually 1-2% lower than the market rate. We recommend using services like TransferWise for getting best conversion rates with lower wire transfer fees. Sending Wire Transfer From Wells Fargo Bank To Transfer funds to an International/Domestic account from your Wells Fargo Bank account, you need to fill Wire Transfer Request Form. Complete all fields on this form as per Wire Transfer Instructions. The completed and signed Wire Transfer form can be provided to any of Wells Fargo Bank Branch. Keep the Wire Transfer Disclosure for your records. Wire transfer requests must be received and confirmed by cutoff time of Wells Fargo Bank. There is a fee for sending a wire transfer. Note: For international wires requested after Wells Fargo Bank daily cutoff time, due to fluctuations in the foreign exchange rates, international wire transfers for amounts other than U.S. currency will be estimated and processed on the next business day at the foreign exchange rate valid at that time. Wire Transfer Cutoff Time for Wells Fargo Bank Wire Transfer daily Cutoff Time for Outgoing international wire transfers from a consumer account is 3 p.m. CT (Central Time). Wire Transfer daily Cutoff Time for Outgoing domestic and international wire transfers and outgoing drawdowns is 4:30 p.m. CT (Central Time). Wire Transfer daily Cutoff Time for Incoming wires is 5:30 p.m. CT (Central Time). Requests received after Cutoff Time will be processed the next business day. Enrollment with Zelle® through Wells Fargo Online® or Wells Fargo Business Online® is required. Terms and conditions apply. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. For your protection, Zelle® should only be used for sending money to friends, family, or others you trust. Neither Wells Fargo nor Zelle® offers purchase protection for payments made with Zelle® - for example, if you do not receive the item you paid for or the item is not as described or as you expected. Payment requests to persons not already enrolled with Zelle® must be sent to an email address. For more information, view the Zelle® Transfer Service Addendum to the Wells Fargo Online Access Agreement. Your mobile carrier's message and data rates may apply. Account fees (e.g., monthly service, overdraft, Small Business Account Analysis fees) may apply to Wells Fargo account(s) with which you use Zelle®. Enrollment in Digital Wires is subject to eligibility requirements, and terms and conditions apply. Applicable outgoing or incoming wire transfer service fees apply, unless waived by the terms of your account. Your mobile carrier's message and data rates may apply. For more information, see the Wells Fargo Online Access Agreement and your applicable account fee disclosures for other terms, conditions, and limitations. In addition to any applicable fees, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. For additional information related to Wires and foreign currency wires, please see the Online Access Agreement or applicable service documentation. The first remittance sent under each service agreement must be completed in person at a Wells Fargo branch. Customers with an existing checking or savings account may be able to complete their first remittance by calling the Wells Fargo Phone Bank, subject to caller authentication requirements and additional fraud prevention controls. Additional remittances may be completed at a Wells Fargo branch, by calling the Wells Fargo Phone Bank, or through Wells Fargo Online® at wellsfargo.com. ExpressSend is not available on the Wells Fargo Mobile® app. Customers must use a desktop or laptop to conduct online ExpressSend transfers. The credit to account or the cash pick-up delivery methods for remittances may not be available at all Remittance Network Members or locations. When sending money to an account, we will need the beneficiary's qualifying deposit account number at the Remittance Network Member. When sending money for cash pick up, the beneficiary's name provided by the sender must exactly match the beneficiary's name on their government issued identification. In addition to the transfer fee, 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. 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