

How to transfer funds from your BMO U.S. deposit account to your BMO Canada U.S. dollar account.



Quick and easy way to transfer funds from your BMO U.S. deposit account to your BMO Canada U.S. dollar account through BMO Digital Banking (U.S.).

The screenshot shows the BMO Digital Banking (U.S.) interface. At the top, there's a navigation bar with 'BMO' logo, 'Accounts', 'Pay & transfer', and a dropdown menu. The 'Pay & transfer' menu is open, showing 'Pay', 'Transfer', 'Wire', and 'BMO Canada wire' (which is highlighted), with 'U.S. wire transfer' as an option below. The main content area has a 'Good afternoon!' greeting and a 'Create a BMO Canada Wire' button. Below this, there are sections for 'ACCOUNT INFORMATION' (with 'Select accounts' and 'To BMO Canada US Dollar account' fields), 'ENTER AMOUNT' (with an 'AMOUNT (USD)' field showing '\$0.00'), and 'BENEFICIARY INFORMATION (OPTIONAL)' (with fields for 'Name', 'Street address (optional)', 'City (optional)', 'Province (optional)', 'Postal code (optional)', and 'Country (optional)'). At the bottom are 'CANCEL' and 'CONTINUE' buttons.

- 1 On your **computer browser**, sign into BMO Digital Banking (U.S.), and select **Pay & transfer** and **Wire**, then select **BMO Canada wire**.
- 2 To select the BMO U.S. account you wish to transfer from, click on **Select accounts**.
- 3 In the field titled **To BMO Canada US Dollar account**, please enter your BMO Canada branch transit number (5 digits) **AND** your BMO Canada U.S. dollar account number (7 digits) with no spaces or dashes, for a total of 12 digits. **Sender Name** will be prefilled with your name.
- 4 In the field titled **ENTER AMOUNT**, specify the U.S. dollar amount you wish to transfer. The amount cannot exceed \$50,000 per transaction (you can initiate more than one transaction per day¹).
- 5 **Beneficiary Information Section**
 - **Name:** will be prefilled with your name
 - **Address:** enter the address on your BMO Canada U.S. dollar account:
 - Street address
 - City
 - Province
 - Postal code
- 6 After clicking **CONTINUE**, you will see the BMO Canada Wire agreement page of **terms and conditions**. You must click the "**I agree**" box before you can proceed and then click **CONTINUE**. You can also choose to download and print a copy of the terms and conditions.
- 7 You will be presented with the **Preview your wire** screen and must click **CONFIRM** to process the transaction. You can also choose to **PRINT** the preview page.
- 8 The confirmation receipt page will be presented. The receipt includes a Disclaimer that you can cancel for a full refund within 30 minutes of payment, unless the funds have already been deposited. You can also choose to **PRINT** your receipt. The document will also appear in your message center in BMO Digital Banking that will contain the disclosure, terms and conditions, and receipt.

FAQs

What are the requirements to use BMO Canada Wire?

You must be an account owner on both the **From** BMO U.S. deposit account (you are initiating the transfer from) and the **To** BMO Canada U.S. dollar account (you are sending the funds to). The BMO U.S. and BMO Canada accounts do not need to have the same account title. For example, you can send from a jointly owned BMO U.S. account to a singly owned BMO Canada account (and vice versa) if you are an owner on both accounts. This chart illustrates some common transfer scenarios and who can initiate the transfer in each instance:

BMO U.S. account title (FROM account)	BMO Canada account title (TO account)	Who can initiate transfers in BMO Digital Banking (U.S.)
Mark Smith	Mark Smith	Mark Smith
Mark Smith and Mary Jones	Mark Smith	Mark Smith
Mark Smith	Mark Smith and Mary Jones	Mark Smith
Mark Smith and Mary Jones	Mark Smith and Mary Jones	Mark Smith, Mary Jones

The service is only available Monday-Friday, from 8:30 a.m. Eastern Time (ET) to 4:00 p.m. ET, excluding U.S. federal bank holidays. Future-dated and recurring transfers are not allowed.

Are there any transaction limits? How much money can I send?

The maximum amount is USD \$50,000 per transaction, and you can initiate more than one transaction per day.¹

Are there any fees associated with BMO Canada Wire?

There is no fee for this service.

How long does it take for the money to be deposited into my BMO Canada U.S. dollar account?

Funds are generally available the same day the request is made, or the next business day provided the request is complete and correct, and sufficient funds are available to transfer. However, there may be instances in which the funds from a transfer may take up to three business days to become available.

Can I use BMO Canada Wire on the BMO Digital Banking (U.S.) app?²

BMO Canada Wire is not available in the BMO Digital Banking (U.S.) app at this time.

How can I check the status of a transfer?

You can check the status by signing into BMO Digital Banking (Canada) and viewing the transaction history of the BMO Canada U.S. dollar account you transferred money to.



¹ Transfers from money market checking accounts are subject to the following standard money account transaction limitations: Deposits of any amount are allowed at any time. The number of withdrawals or transfers from money market accounts are unlimited when made in person at BMO, at an ATM, by messenger, transfers for Overdraft Funding, or by a request by mail or speaking to a telephone representative to have a check made payable to you. We limit all other withdrawals or transfers, including those made by Check, POS, ACH, wire, automated telephone banking, online banking, and transfers to repay BMO loans, to a combined total of six per month or monthly statement period. A fee may be charged for transactions that exceed this limit.

² Message and data rates may apply. Contact your wireless carrier for details.

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