

Dear Accountholder,

Before you request an International Wire Transfer, please note the following:

- You should make your request **2-3 business days** in advance of when you would like us to process your Wire Transfer to ensure pre-processing and verification can be complete.
- **This form cannot be used for outgoing Wire Transfers from an IRA account.** For IRA Wire Transfers, call 1-888-204-8966 for special instructions.
- The Wire Transfer will be funded in **U.S. dollars only**; however, the proceeds of an International Wire Transfer may be delivered in the foreign currency equivalent, less any applicable fees assessed by the beneficiary's bank.

**Service Charges:** There is a \$30 service charge for each outgoing Wire Transfer. The charge will be deducted from your account balance; do not include it in the Wire Transfer amount.

To request an outgoing Wire Transfer, please follow the steps below:



1. **Complete and return both pages 3 and 4 of the Wire Transfer Authorization form to us.** The following are your options for returning the completed form:

- **Upload form online:** Log in to the Account Center and click on the “Help” tab, then select “Secure Document Upload” and follow the instructions.
- **Fax to:** 1-224-813-5213, Attn: Wire Transfer Request
- **Mail to:** Discover Bank, PO Box 30417, Salt Lake City, UT 84130

2. **Call 1-888-728-3136.** We must have your verbal authorization before processing your Wire Transfer Request. If you have already provided verbal authorization, please disregard.

3. **Standby for verification.** A Wire Transfer Specialist will verify your form before the Wire Transfer is processed. If additional information is required, a Wire Transfer Specialist will attempt to contact you within 24 hours of your submission at the phone number of record on your account. We will also contact you by phone in order to read a required disclosure prior to processing your request. Wire Transfer Specialists are available to assist you Monday–Friday, 8 A.M. – 7 P.M. ET (closed weekends and Federal Reserve Bank holidays).

4. **Processing timeline:**

- Requests **received and verified before** 3 P.M. ET on a business day will be processed the same day.
- Requests **received and verified after** 3 P.M. ET on a business day or any time on a non-business day will be processed by the next business day.

If you're Account Center registered, you'll receive a Secure Message with your Wire Transfer tracking number on the day your Wire Transfer is sent. You may also call us after 6 P.M. ET on the day your Wire Transfer is sent for your Wire Transfer tracking number.

For all other questions, call us any time at 1-800-347-7000 (TDD 1-800-347-7454). Our 100% U.S.-based customer service team is available 24 hours a day, 7 days a week.

**Glossary of Terms:**

- **Originator (Sender):** Discover customer who is sending the Wire Transfer
- **Beneficiary:** Individual or entity that is receiving the Wire Transfer (not the receiving bank)
- **Beneficiary Bank:** Bank where the individual or entity receiving the Wire Transfer holds an account
- **Beneficiary's Bank Account Number:** The account number at the Beneficiary's bank
- **Beneficiary Bank Swift Code:** This code is assigned to financial institutions by the Society for Worldwide Interbank Financial Telecommunications to transmit International Wire Transfer instructions; Swift codes are 8–11 characters long.
- **Final Beneficiary Information:** This is used when additional instructions are required to send the Wire Transfer. For example, a Wire Transfer may be credited by the beneficiary to another person (such as a title company that receives the wired funds and credits them to a seller) or there may be a third, intermediary bank in the process that sends your Wire Transfer to its final destination.
- **IBAN/CLABE:** IBAN stands for International Bank Account Number. An IBAN identifies bank accounts from around the world and includes all of the details needed by a beneficiary bank to apply a deposit/payment directly to a beneficiary's international bank account. CLABE stands for Clave Bancaria Estandarizada, which is Spanish for Standardized Bank Code. A CLABE is a banking standard for the numbering of bank accounts in Mexico.

**Wire Transfer Tips:**

- When filling out the Originator (Sender) Information, please use your name as it is listed on your account and include your full Discover Bank account number.
- When filling out the Wire Transfer details, **do not include the Wire Transfer Service Charge in the Wire Transfer amount.** The service charge will be deducted from your account balance.
- When filling out Beneficiary (Receiver) Information, please enter the name and physical address of the individual or entity you are sending this Wire Transfer to.
- Please ensure the Beneficiary (Receiver) has contacted their Beneficiary Bank to:
  - Verify the Swift Code is correct
  - Verify the ABA Wire Routing Number is correct for incoming Wire Transfers
  - Confirm that the bank name provided matches the Swift Code
- Depending on the reason you are sending this Wire Transfer, you may be required to include additional details in the **“Final Beneficiary Information”** section, such as:
  - Escrow number
  - File number
  - Loan number
- Make sure to include your printed Accountholder Name and your Accountholder Signature.
- For us to process your wire transfer, you must **complete and return both pages 3 and 4.**

**All fields are required unless otherwise noted. Both pages of form are required. Type or print neatly. Illegible forms (dark background, unclear writing, etc.) will not be accepted.** After submitting the form, please call 1-888-728-3136 to give a Wire Transfer Specialist your verbal authorization.

**Section A. Your Discover Bank Information**

1. Originator (Sender) Name

First Last

2. Discover Bank Account Number (No dashes)

           

**Section B. Wire Transfer Details—Amount you want to send**

3. Wire Transfer Amount (do not include Wire Transfer Service Charge)

\$

U.S. Dollar Amount

**OR**

Full account balance, less non-refundable \$30 service charge

**PLEASE NOTE:** Transferring the full Account balance will close this account.

4. Date Wire Transfer to be Sent (Funds will not be sent until this date)

MM / DD / YYYY

**NOTE:** Wire Transfers received and verified before 3 P.M. ET on a business day are processed on the same business day. Wire Transfers received and verified after 3 P.M. ET or any time on a non-business day are processed on the next business day.

**Section C. Beneficiary Bank Information—The bank where the Beneficiary has their account**

5. Bank Name (Bank name only, you can provide any additional details in Section E)

6. SWIFT Code (for Wire Transfers)

           

7. Beneficiary's Account Number

Code used by bank entered in (5) to transmit International Wire Transfers. Do not add additional characters to fill empty boxes if SWIFT Code does not entirely fill the field.

8. International Bank Account Number (IBAN) or CLABE (OPTIONAL)

**Section D. Beneficiary Information—Individual or entity that is receiving the Wire Transfer (not the receiving Bank)**

9. Beneficiary Name

First Name (or Name of Business) Last Name

10. Street Address (NO P.O. Box)

City State/Province Zip/Postal Code Country

**Section E. Final Beneficiary Information (OPTIONAL)**

11. For further credit/additional information, including purpose of wire/final beneficiary/escrow title (include physical address for any recipients you list below), **information limited to 90 characters, including spaces:**

*continued on next page*

**All fields are required unless otherwise noted. Both pages of form are required. Type or print neatly. Illegible forms (dark background, unclear writing, etc.) will not be accepted.** After submitting the form, please call 1-888-728-3136 to give a Wire Transfer Specialist your verbal authorization.

### Section G. Additional Information

12. What is the purpose of this wire transfer?

- Real Estate closing (e.g., purchase or sale of residence / vacation / residential rental property)
- Expense payment (e.g., college tuition, car purchase, etc.)
- Investment (e.g. transfer of assets to or from another financial institution for personal, household or family investment purposes)
- Transfer/gift to family member/friend
- Transfer to my business account
- Prefer not to answer

13. How many wire transfers do you plan on making in the future?

- 0
- 1-5
- 6-10
- 11-15
- More than 15

14. What type of wire transfers will you send in the future?

- Domestic
- International

• To what foreign countries?

- Zero, as indicated above in 13

### Section H. Authorization (Signature Required)

I certify that the information provided on this form is true and accurate and I authorize this transaction. I understand that Discover Bank will act only on this request upon receiving my oral confirmation of these instructions. In the event that the information provided is incomplete or incorrect, I release Discover Bank from any liability that may result. I authorize Discover Bank to transfer funds described above and debit my account in the amount transferred, plus the outgoing Wire Transfer Service Charge. I understand that if I am transferring the full balance, Discover Bank will close my account. I acknowledge that Discover Bank does not control how long it will take for the funds to be credited to the receiving account after a Wire Transfer is sent.

15. Accountholder Name (Please print)

16. Accountholder Signature (Print out form and sign)

17. Date

MM / DD / YYYY

**Please Note:** Pages 3 and 4 of this form must **both** be returned together for your wire transfer request to be processed.