

Use the International Wire Transfer Authorization Form attached to initiate an international wire transfer from your Discover Bank® account. If you prefer, you can initiate your request directly in the Discover Mobile App by selecting the Transfer icon and following the instructions for Wire Transfer.

A few things to keep in mind before completing the form:

- This form can only be used for wire transfers from a non-IRA account. For **IRA Wire Transfers**, call 1-888-204-8966 for special instructions.
- We recommend you make your request **2-3 business days** in advance of when you would like us to process your wire transfer to help with pre-processing and verification (if needed). Allow additional time if mailing your request.
- 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 weekend or holiday will be processed on the next business day.
- Discover Bank only sends wires funded in **U.S. dollars**. **If the beneficiary's account is not denominated in U.S. dollars, then you will need to send the wire from a different bank.** If a wire is sent denominated in U.S. dollars, 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.
- 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.
- Wire transfers may be delayed, not processed, and/or funds may be frozen if we or an intermediary bank perceives that a wire request may be in violation of United States OFAC sanction programs or other applicable laws.

Follow the steps below to initiate your wire transfer:

1. **Complete the International Wire Transfer Authorization Form on pages 3 and 4.** Please note that a glossary of terms and tips to help you complete the form are on page 2.
2. **Send your completed form to us in one of the following ways:**
Secure Document Upload: discover.com/upload
Fax: 1-224-813-5213, Attn: Wire Transfer Request
Mail: Discover Bank, PO Box 30417, Salt Lake City, UT 84130
3. **Standby for verification.** A Wire Transfer Specialist will review your form before your wire transfer is processed. If we need to verify additional information, we will attempt to contact you within 1 business day after we receive your request. **A Wire Transfer Specialist will call you on the date the transfer is to be sent, before we accept and execute the wire transfer, to receive your oral authorization and confirmation of these instructions and provide you with required disclosures.** If we cannot reach you to receive your authorization and confirmation, we will not accept and process the wire transfer. All calls we make to you will be made to the phone number of record on your account.

What you can expect after your wire transfer is sent:

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.

Questions? Wire Transfer Specialists are available to help Monday through Friday, 8 a.m. to 7 p.m. Eastern Time (ET) at 1-888-728-3136. Please note that Wire Transfer Specialists are unavailable on weekends and Federal Reserve Bank holidays.

Glossary of Terms

- **Originator (Sender):** Discover customer who is sending the wire transfer.
- **Beneficiary (Receiver):** 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 Account Number:** The account number at the Beneficiary's 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 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 Form Tips

- Section A—Your Discover Bank Information: Enter your name as it is listed on your account and include your full Discover Bank account number.
- Section C—Beneficiary Bank Information: Please ensure the Beneficiary has contacted the Beneficiary Bank to:
 - Verify the SWIFT code and IBAN/CLABE (if you have one) is correct
 - Confirm that the bank name provided matches the SWIFT code

Important: If you provide an incorrect beneficiary account number or incorrect beneficiary bank identifier (SWIFT, IBAN, or CLABE), you could lose the transfer amount.

- Section D—Beneficiary Information: Enter the name and physical address of the individual or entity you are sending this wire transfer to.
- Section E—Final Beneficiary Information: Depending on the reason you are sending this wire transfer, you may be required to include additional details, such as:
 - Escrow number
 - File number
 - Loan number
- Section G—Authorization: Make sure to enter your printed name as listed on your Discover Bank account and sign the form.

All fields are required unless otherwise noted. Both pages of the form are required. Type or print neatly. Illegible forms (dark background, unclear writing, etc.) will not be accepted.

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)

\$

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

U.S. Dollar Amount

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

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.

7. Beneficiary's Account Number

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 (Receiver) Name

First Name (or Name of Business)

Last Name

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

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:

All fields are required unless otherwise noted. Both pages of the form are required. Type or print neatly. Illegible forms (dark background, unclear writing, etc.) will not be accepted.

Section F. 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?

- None, as indicated above in 13

Section G. Authorization (Signature Required)

I certify that the information provided on this form is true and accurate. I understand that the instructions provided on this form will only be accepted and executed by Discover Bank, and Discover Bank will act only on this request upon receiving my verbal authorization confirming these instructions on the date the Wire Transfer is to be sent. If the information provided is incomplete or incorrect, to the extent permitted by law, 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.

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.

Return via Secure Document Upload, or mail to: Discover Bank, PO Box 30417, Salt Lake City, UT 84130, or fax to: 1-224-813-5213, Attn: Wire Transfer Request