

Digital Wire Transfers

Client Guide

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Feature Highlights

Merrill's self-serve domestic wire transfer feature offers a simple and secure way to quickly send funds from an eligible¹ Merrill account.



Convenient

- Wire funds same-day or schedule for a future business day
- Easily track your wire's processing status
- We'll email you once your wire has processed, including the Federal Reference Number



Secure

- Multi-factor authentication is required for all wire transfers
- Your Merrill team will be notified any time you send a wire
- Each wire transfer request is subject to your Merrill team's review and approval



Best Practices

- Stay alert for scams; confirm instructions with your recipient over the phone using a verified telephone number
- Be sure to use the recipient bank's wire ABA/routing number
- Submit wire requests as early in the business day as possible



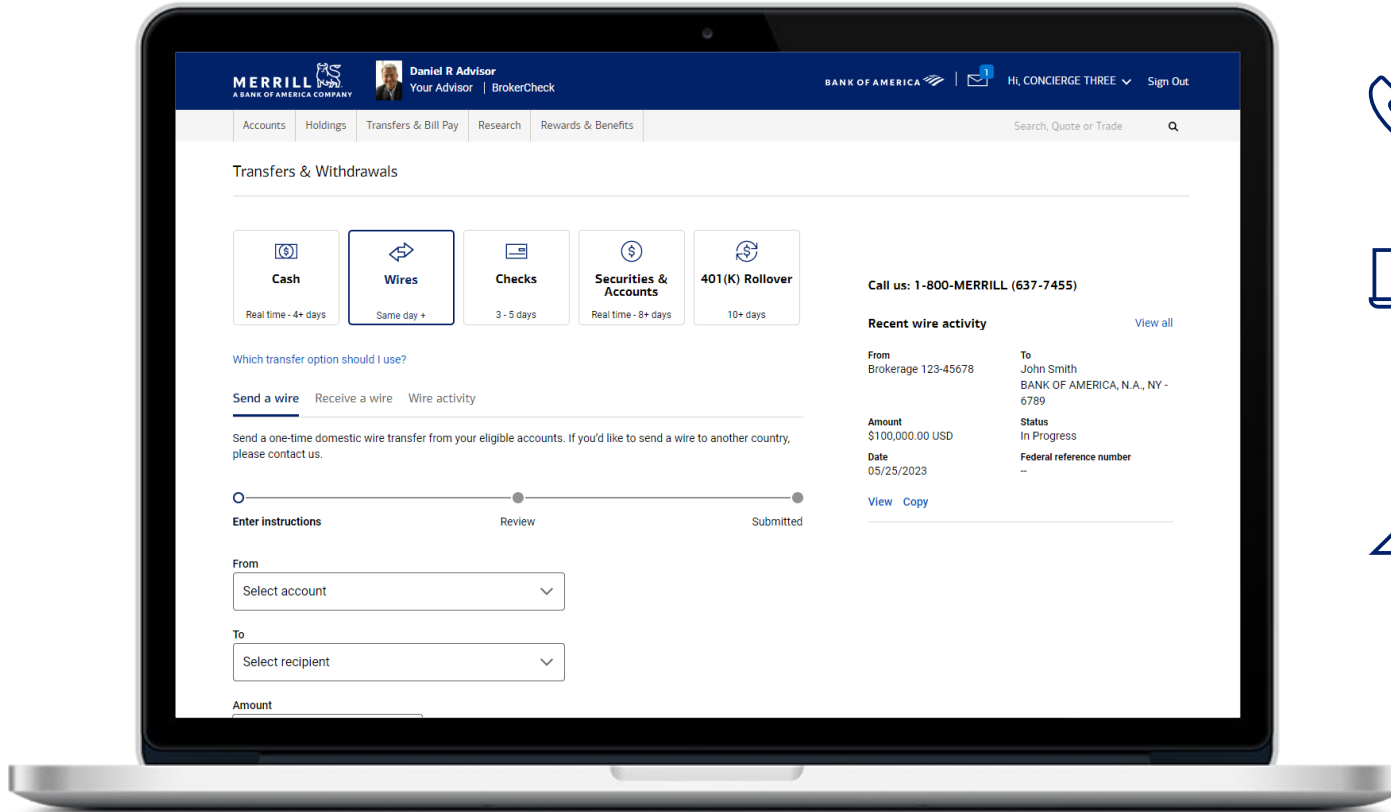
Support

- Contact your Merrill team if you have questions or need assistance with the online wire service

¹ Eligible for Domestic Retail Wires linked to a full service User ID

Send a one-time domestic wire from your Merrill accounts – Client Initiated

From the Transfers & Bill Pay menu, navigate to the Transfers page and select the Wires tab.



Send a one-time domestic wire transfer from the **Merrill Website**:



Step 1: Verify your wire instructions

Always verify your wire instructions with your trusted recipient prior to sending any funds.



Step 2: Enter & review the wire details

From Send a wire, select an eligible Merrill account to wire funds from, then enter the recipient bank and recipient's information. Perform a final review and submit¹. You can also prefill the instructions by selecting the Copy option from a previous wire on the Wire Activity screen.



Step 3: Monitor the wire status

Typically, same-day wires submitted before the business day cut-off² will process that day.



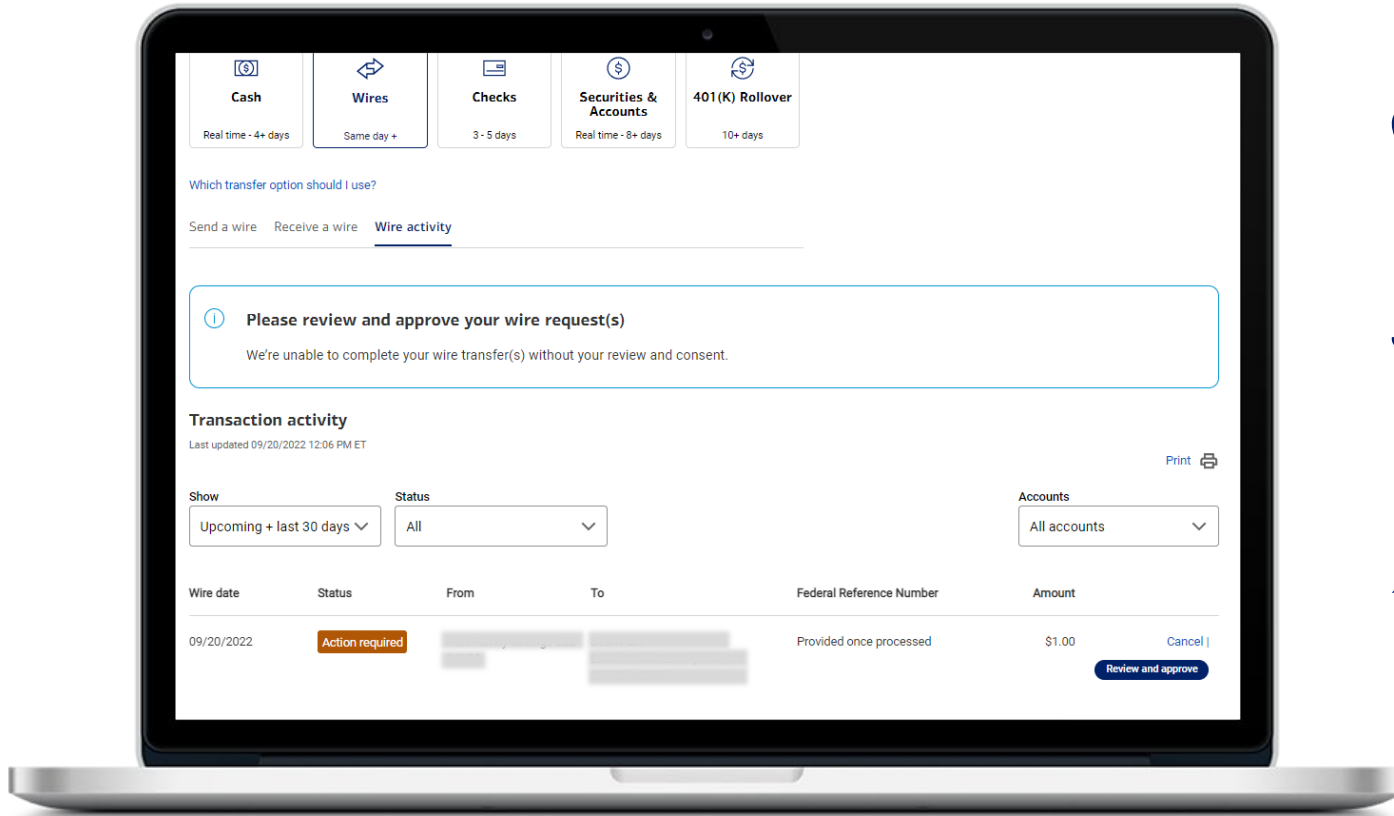
All wire transfers are subject to Merrill's review, which may affect the date the wire is processed. You'll receive an initial email confirming your wire, and another with your wire's final confirmation number, once fully processed.

¹ Requires multi-factor authentication

² Current business day cut-off is approximately 5:30pm E.T.

Send a one-time domestic wire from your Merrill accounts – Branch Initiated

Access the link for the wire transfer entered by your Merrill Team via your personal email or via the Secure Inbox



Send a one-time domestic wire transfer from the **Merrill Website** which was started by your Merrill Team:



Step 1: Verify your wire instructions

Always verify your wire instructions with your trusted recipient prior to sending any funds.



Step 2: Review the wire details

From the Wire Activity Screen, select Review and Approve. Any pending wires started by your Merrill Team will appear at the top of the Activity list. The wire details will then be presented where you can perform a final review and submit¹.



Step 3: Monitor the wire status

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All wire transfers are subject to Merrill's review, which may affect the date the wire is processed. You'll receive an initial email confirming your wire, and another with your wire's final confirmation number, once fully processed.

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Frequently Asked Questions

What type of one-time wire transfers can be submitted from the Merrill Online website?

Domestic retail wires from accounts linked to a full service user id, only. Contact your Merrill team for assistance with sending a foreign wire from a Merrill account.

What types of accounts can I wire funds to using the Merrill Online website?

The domestic wires feature supports sending a wire to both bank accounts (checking/savings) or non-banking account types (brokerage/investment/retirement/trust). To wire to a non-banking account, you'll need additional processing instructions typically referred to as For Further Credit (FFC) and/or For Benefit Of (FBO) details.

Can I send a wire from one of my linked Bank of America checking/savings accounts on Merrill Online?

No. However, you can send wire transfers from the Bank of America Online Banking website, or you may contact your Merrill team for assistance.

What is the wire processing cut-off time?

Wires submitted before ~5:30pm E.T. on a bank business day typically process same day.

Are there daily and/or weekly dollar amount limits?

There are no dollar limits.

Why don't I see all of my Merrill accounts in the From drop-down?

This feature is offered to individual account owners of eligible Merrill accounts.

Can I cancel a one-time immediate domestic wire?

Yes, a wire may be cancelled from the Wire Activity screen up until it has been approved by your Merrill team.

Where can I find my wire's status?

Wire details are available from the Wire activity page.

My wire's status reflects "Under Review", what does this mean?

The wire is being reviewed by your Merrill team. Typically review is completed within one business day.

My wire's status reflects "Rejected", what does this mean?

We were unable to process the wire. Contact your Merrill team if you haven't already been contacted.

How is my wire's estimated arrival date determined?

The date is based on the type of account from which you are wiring funds and when you submit the wire transfer request. Domestic wires are typically sent to the recipient within one business day.

How do I save my wire instructions?

Merrill Online automatically saves each set of unique instructions for future use.

Where can I find my wire's final reference number?

We'll email you the number once your wire has processed. You may also refer to the Wire activity page.

Can I view wire transfers that my Merrill team submitted on my behalf?

Yes. From the Wire Activity screen, you can view all wires submitted on your eligible accounts.

