

Use the Domestic Wire Transfer Authorization Form attached to initiate a domestic wire transfer from your Discover, a division of Capital One, N.A. (Discover) account. If you prefer, you can initiate your request directly in the Discover Mobile App by selecting the Transfer icon or online by selecting Transfers in the navigation menu 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.
- 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 Domestic 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, 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 at the phone number of record on your account. If we cannot reach you, we will not be able to accept and process the wire transfer.

What you can expect after your wire transfer is sent:

If you have questions or would like to request a tracking number, log into your account and send us a secure message. Or, call us at 1-888-728-3136 (TDD 1-800-347-7454). Our Wire Transfer Specialists are available 8:00 a.m. to 7:00 p.m. ET, Monday through Friday.

Questions? Wire Transfer Specialists are available to help Monday–Friday, 8 a.m.–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
- **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
- **Beneficiary Bank ABA Wire Routing Number:** This is the nine-digit number that identifies a specific financial institution for the purposes of wire transfers
- **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.

Wire Transfer Form Tips

- Section A—Your Discover Information: Enter your name as it is listed on your account and include your full Discover account number.
- Section C—Beneficiary Bank Information: Please ensure the Beneficiary has contacted the Beneficiary Bank to:
 - Verify the ABA Wire Routing Number is correct for incoming wire transfers
 - Confirm that the bank name provided matches the ABA Wire Routing Number

Important: If you provide an incorrect beneficiary account number or incorrect ABA Wire Routing Number, 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
- In Section G—Authorization: Make sure to enter your printed name as listed on your Discover 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 Information

1. Originator (Sender) Name

First

Last

2. Discover 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

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. ABA Wire Routing Number (for Wire Transfers)

This may NOT be the routing number found on checks—confirm correct number with the bank entered in (5).

7. Beneficiary's Account Number

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

8. Beneficiary (Receiver) Name

First Name (or Name of Business)

Last Name

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

City

State

Zip/Postal Code

Section E. Final Beneficiary Information (OPTIONAL)

10. 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

11. 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

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

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

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

- ☐ Domestic
- ☐ International

To what foreign countries?

- ☐ None, as indicated above in 12

Section G. 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, a division of Capital One, N.A., (Discover) will only act 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 from any liability that may result. I authorize Discover to transfer funds described above and debit my account in the amount transferred, plus the outgoing Wire Transfer Service Charge. I acknowledge that Discover does not control how long it will take for the funds to be credited to the receiving account after a Wire Transfer is sent.

14. Accountholder Name (Please print)

15. Accountholder Signature (Print out form and sign)

16. 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, PO Box 30417, Salt Lake City, UT 84130,
or fax to: 1-224-813-5213, Attn: Wire Transfer Request