



Wire payments processing schedule

BMO Harris Bank N.A.

Wire payment requests received after the cut-off times indicated below will be processed on the next business day.

All times are in Central Time.

Phone Payment	Cut-Off
Domestic wire payment initiation/approval	7:30 a.m. – 4:45 p.m.
International wire payment initiation/approval–U.S. Dollar (for same day value)	7:30 a.m. – 4:45 p.m.
International wire payment initiation/approval–Canadian Dollar and Mexican Peso (for same day value)	7:30 a.m. – 3:00 p.m.
International wire payment initiation/approval–Euro and British Pound Sterling (for same day value)	7:30 a.m. – 8:30 a.m.
International wire payment initiation/approval–other foreign currency (for next day value)	7:30 a.m. – 4:45 p.m.
Tax payments	7:30 a.m. – 3:00 p.m.
Draw down request	7:30 a.m. – 4:45 p.m.
Internal transfer	7:30 a.m. – 5:00 p.m.
Online Banking for Business	
Domestic wire payment initiation/approval (for same day value)	5:35 p.m.
International wire payment initiation/approval–U.S. Dollar (for same day value)	5:35 p.m.
International wire payment initiation/approval–Canadian Dollar and Mexican Peso (for same day value)	3:00 p.m.
International wire payment initiation/approval–Euro and British Pound Sterling (for same day value)	8:30 a.m.
International wire payment initiation/approval–other foreign currency (for next day value)	5:35 p.m.
Draw down request	5:35 p.m.
Tax payments	3:00 p.m.
Internal transfer (cut-off is 7 p.m. when using the account transfer module)	5:35 p.m.
Electronic Data Interchange (EDI)	
File submission for domestic wire payment	5:35 p.m.
File submission for international wire payment	3:15 p.m.
SWIFT Messages	
Domestic wire payment	5:35 p.m.
International wire payment–Euro and British Pound Sterling (for same day value)	8:30 a.m.
International wire payment–Canadian Dollar and Mexican Peso (for same day value)	3:00 p.m.
International wire payment–other foreign currency (for next day value)	5:35 p.m.
International wire payment–U.S. Dollar (for same day value)	5:35 p.m.
BMO Harris Bank SWIFT address	HATRUS44
Wire Instructions	
BMO Harris Bank Fed routing #	071000288

To learn more

Contact your BMO Treasury & Payment Solutions Consultant.

Let's connect

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