



Wire Payments Processing Schedule

BMO Harris Bank N.A.

Wire transfer requests received after the deadlines indicated below will be handled on the next business day.

All times shown for BMO Harris Bank are in Central Time.

Domestic & International Phone Transaction Windows	Central Time
Domestic Wire Transfer Initiation/Approval	7:30 a.m. – 4:30 p.m.
International Wire Transfer Initiation/Approval – U.S. dollar (for same day value date)	7:30 a.m. – 4:30 p.m.
International Wire Transfer Initiation/Approval – Canadian dollar & Mexican peso (for same day value date)	7:30 a.m. – 3 p.m.
International Wire Transfer Initiation/Approval – Euro and British pound sterling (for same day value date)	7:30 a.m. – 8:30 a.m.
International Wire Transfer Initiation/Approval – Other Foreign Currency (for next day value date)	7:30 a.m. – 4:30 p.m.
Internal Transfer	7:30 a.m. – 5 p.m.
Draw Down Request	7:30 a.m. – 4:30 p.m.
Tax Payments	7:30 a.m. – 3 p.m.
Domestic & International Online Banking for Business Transaction Cut-Offs	
Domestic Wires Initiation/Approval (for same day value date)	4:40 p.m.
International Wires Initiation/Approval – U.S. dollar (for same day value date)	4:40 p.m.
International Wires Initiation/Approval – Canadian dollar & Mexican peso (for same day value date)	3 p.m.
International Wires Initiation/Approval – Other Foreign Currency (for next day value date)	4:40 p.m.
Internal Transfer	4:40 p.m.
Draw Down Request	4:40 p.m.
Electronic Data Interchange (EDI) Cut-Off	
File submission from client to bank	4 p.m.
File transmission from EDI to MoneyNet	4:30 p.m.
SWIFT Cut-Off	
International Wires Initiation	4:40 p.m.
Payment System Cut-offs	
Fedwire	5 p.m.
SWIFT (cover payments processed through Fedwire)	5 p.m.
Wire Instructions	
Fedwire Bank 28 Routing #	071000288
BMO Harris SWIFT Address	HATRUS44



BMO Bank of Montreal

Wire transfer requests received after the deadlines indicated below will be handled on the next business day.

All times shown for BMO Bank of Montreal are in Eastern Time.

Customer Connect Transaction Cut-Offs	Eastern Time
Wires Initiation/Approval – U.S. dollar	4 p.m.
Wires Initiation/Approval – Canadian dollar	4 p.m.
Online Banking for Business Online Transactions Cut-Offs	
Wires Initiation/Approval – U.S. dollar	4 p.m.
Wires Initiation/Approval – Canadian dollar	5 p.m.
Payment System Cut-offs	
Large Value Transfer System (LVTS)	6 p.m.
Fedwire	6 p.m.
SWIFT via MT101/MT103 –Transactions Cut-Off	
Straight Through Process Wires – Canadian and U.S. dollar (for same value date)	5 p.m.
Manual Repair Wires – Canadian and U.S. dollar (for same value date)	4 p.m.
EDI Cut-Off	
File submission to the bank	4 p.m.
Wire Instructions	
BMO Bank of Montreal SWIFT Address	BOFMCAM2

Let's connect



If initiating a wire from your BMO Harris U.S. account:



1-866-867-2173



tpsus.helpdesk@bmo.com



If initiating a wire from your BMO Canada account:



1-800-565-6444



tpscad.helpdesk@bmo.com

BMO Financial Group is a highly diversified financial services organization which includes Bank of Montreal and BMO Harris Bank N.A. in the United States. BMO Financial Group is a service mark of Bank of Montreal (BMO).

BMO Harris business checking account required. Banking deposit and loan products are subject to bank and credit approval. BMO Harris governing agreements contain the complete terms and conditions that apply to the products and services described above. All product and service features are subject to change at any time without notice. BMO Harris Bank N.A. Member FDIC.

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