

Wire Payments Processing Schedule

BMO Bank of Montreal

Wire transfer requests received after the deadlines indicated below will be handled 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.
Electronic Data Interchange (EDI) Cut-Off	·
File submission to the bank	4 p.m.
Wire Instructions	·
Bank of Montreal SWIFT Address	BOFMCAM2





BMO Harris Bank N.A.

Wire transfer requests received after the deadlines indicated below will be handled 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. – 3:00 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	<u>'</u>
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 Bank SWIFT Address	HATRUS44

Let's connect



If initiating a wire from your BMO Canada account



1-800-565-6444



tpscad.helpdesk@bmo.com



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



1-866-867-2173



tpsus.helpdesk@bmo.com

