

Wire transfer quick reference guide for customers

To initiate a wire-activated wire, call Wells Fargo Wire Transfer Services toll free at 1-888-364-6400.

Press 1

- to initiate a wire transfer
- to initiate a wire transfer investigation
- to initiate a same day repetitive wire transfer in U.S. Dollars only*

Press 2

- to initiate all foreign currency wires*
- to initiate a repetitive wire with additional information*
- to initiate any other type of wire*
- to reach wire investigations*
- to inquire on wire status

Press 3

- for wire instructions from a financial institution, within the United States

Press 4

- for wire instructions from a financial institution from outside the United States

Press 5

- for wire approval

Press 0

- to speak with an agent

*Only available before 4:30 p.m. CT

Department hours — Monday – Friday

Same-day wire initiation hours	7:00 a.m. to 4:30 p.m. CT*
Wire transfer between two Wells Fargo accounts	7:00 a.m. to 7:00 p.m. CT*
Future dated wire initiation hours	7:00 a.m. to 7:00 p.m. CT*
Customer service hours	7:00 a.m. to 8:00 p.m. CT*
Spanish language hours	7:00 a.m. to 7:00 p.m. CT*

*Central Time + 1 hour for Eastern Time/ -1 hour Mountain Time/ -2 hours Pacific Time/ -3 hours Alaska Time

Please have the following required information ready

- Your complete Wells Fargo account number
- Your PIN
- Your wire repetitive number (if applicable)
- The amount of the funds to be transferred
- The currency type for international wire transfers
- Beneficiary bank routing instructions
- Beneficiary account number, Mexican CLABE #, or International Bank Account Number (IBAN)
- Beneficiary name and address, including city and country
- Any additional information for the receiving bank or Beneficiary (i.e., invoice numbers, loan payment, etc.)

Wire transfer daily deadlines

Requests received after deadlines will be processed the next business day.

12:00 p.m. CT*	Same-day wires to Mexico in Pesos and wires to Canada in Canadian Dollars
3:00 p.m. CT*	Tax payments
3:00 p.m. CT*	Outgoing international wire transfers from a consumer account
4:30 p.m. CT*	Outgoing domestic and international wire transfers and outgoing disbursements
5:00 p.m. CT*	Bank settlement transfers (correspondent banks only)
5:30 p.m. CT*	Incoming wires
7:00 p.m. CT*	Same-day wire transfers between two Wells Fargo accounts

*Central Time + 1 hour for Eastern Time/ -1 hour Mountain Time/ -2 hours Pacific Time/ -3 hours Alaska Time

Incoming wire transfer routing instructions

Wells Fargo can receive incoming wires in U.S. dollars or foreign currency.

To avoid processing delays, please use the following routing instructions for incoming wire transfers:

Direct to	Wire Routing Transit Number (RTN/ABA) 121000248
For International Transfer only	The International SWIFT/BIC code for Wells Fargo is WFTW3348 (USD payments) and WFTW3348XXX (foreign currency payments)
Bank name	Wells Fargo Bank, N.A.
Bank address, city & state	420 Montgomery San Francisco, CA 94104 (regardless of where your account is located)
SWIFT/BIC code	Your complete Wells Fargo account number including leading zeros
Beneficiary account name and address	The name and address of your account as it appears on your statement
ORIGIN Portugal	0407

Incoming wire transfers for receiving foreign currency

To obtain routing instructions for incoming wire transfers in foreign currency, contact the International Connections team at 1-877-593-2468 or visit:

www.wellsfargo.com/incominginternationalwireguide

If you have any questions regarding your wire service, please call your Wells Fargo representative or the number listed on your statement.

Together we'll go far



Wells Fargo User Manual

Thomas J. Salerno



Wells Fargo User Manual:

Equal Employment Data System (EEDS) User's Manual, 1992 **America, the Owner's Manual** Bob Graham, Chris Hand, 2016-07-15 In 2016 Americans fed up with the political process vented that frustration with their votes Republicans nominated for president a wealthy businessman and former reality show host best known on the campaign trail for his sharp rhetoric against immigration and foreign trade Democrats nearly selected a self described socialist who ran on a populist platform against the influence of big money in politics While it is not surprising that Americans would channel their frustrations into votes for contenders who pledge to end business as usual the truth is that we don't have to pin our hopes for greater participation on any one candidate All of us have a say if we learn master and practice the skills of effective citizenship One of the biggest roadblocks to participation in democracy is the perception that privileged citizens and special interests command the levers of power and that everyday Americans can't fight City Hall That perception is undoubtedly why a 2015 Pew Charitable Trusts survey found that 74 percent of those Americans surveyed believed that most elected officials didn't care what people like them thought Graham and Hand intend to change that conventional wisdom by showing citizens how to flex their citizenship muscles They describe effective citizenship skills and provide tips from civic experts Even more importantly they offer numerous examples of everyday Americans who have used their skills to make democracy respond The reader will see themselves in these examples of citizens who chose to be victorious participants rather than tranquil spectators in the arena of democracy By the end of the book you will have new confidence that citizen participation is the lifeblood of America and will be ready to make governments work for you not the other way around **The Democracy Owners' Manual** Jim Shultz, 2002 The Democracy Owners Manual is a unique hands on guide for people who want to change public policy at the local state or national level A combination of policy and advocacy basics the book offers a clear presentation of the issues and debates activists are likely to encounter as well as a lucid example rich guide to effective strategies and actions **The Handbook of Financial Communication and Investor Relations** Alexander V. Laskin, 2017-09-07 The first book to offer a global look at the state of the art thinking and practice in investor relations and financial communication Featuring contributions from leading scholars and practitioners in financial communication and related fields including public relations corporate communications finance and accounting this volume in the critically acclaimed Handbooks in Communication and Media series provides readers with a comprehensive up to date picture of investor relations and financial communications as they are practiced in North America and around the world The Handbook of Financial Communication and Investor Relations provides an overview of the past present and future of investor relations and financial communications as a profession It identifies the central issues of contemporary investor relations and financial communications practice including financial information versus non financial information intangibles risk value and growth Authors address key topics of concern to contemporary practitioners such as socially responsible investing corporate

governance shareholder activism ethics and professionalism In addition the book arms readers with metrics and proven techniques for reliably measuring and evaluating the effectiveness of investor relations and financial communications Bringing together the most up to date research on investor relations and financial communication and the insights and expertise of an all star team of practitioners The Handbook of Financial Communication and Investor Relations Explores how the profession is practiced in various regions of the globe including North America South America Europe the Middle East India Australia and other areas Provides a unique look at financial communication as it is practiced beyond the corporate world including in families the medical profession government and the not for profit sector Addresses big picture strategies as well as specific tactics for financial communication during crises the use of social media dealing with shareholder activism integrated reporting and CSR and more This book makes an ideal reference resource for undergrads and graduate students scholars and practitioners studying or researching investor relations and financial communication across schools of communication journalism business and management It also offers professionals an up to date uniquely holistic look at best practices in financial communication investor relations worldwide

Computer and Information Security Handbook (2-Volume Set) John R. Vacca, 2024-08-28 Computer and Information Security Handbook Fourth Edition offers deep coverage of an extremely wide range of issues in computer and cybersecurity theory along with applications and best practices offering the latest insights into established and emerging technologies and advancements With new parts devoted to such current topics as Cyber Security for the Smart City and Smart Homes Cyber Security of Connected and Automated Vehicles and Future Cyber Security Trends and Directions the book now has 104 chapters in 2 Volumes written by leading experts in their fields as well as 8 updated appendices and an expanded glossary Chapters new to this edition include such timely topics as Threat Landscape and Good Practices for Internet Infrastructure Cyber Attacks Against the Grid Infrastructure Threat Landscape and Good Practices for the Smart Grid Infrastructure Energy Infrastructure Cyber Security Smart Cities Cyber Security Concerns Community Preparedness Action Groups for Smart City Cyber Security Smart City Disaster Preparedness and Resilience Cyber Security in Smart Homes Threat Landscape and Good Practices for Smart Homes and Converged Media Future Trends for Cyber Security for Smart Cities and Smart Homes Cyber Attacks and Defenses on Intelligent Connected Vehicles Cyber Security Issues in VANETs Use of AI in Cyber Security New Cyber Security Vulnerabilities and Trends Facing Aerospace and Defense Systems and much more Written by leaders in the field Comprehensive and up to date coverage of the latest security technologies issues and best practices Presents methods for analysis along with problem solving techniques for implementing practical solutions

Explorer's Guide Alaska Panhandle: A Great Destination Carol Fowler, 2009-06-01 Explorer's Guide The Alaska Panhandle covers the basics for lodging restaurants shopping and recreational activities in this untamed paradise It tells you how to get around in this distinctive 1 000 mile region where there are no roads between towns Cruise passengers will find a section on port highlights

and things to do away from the crowds as well as tips for observing wildlife and a rundown on cruise lines that visit the Panhandle each summer Another chapter focuses on Alaska Natives especially the Tlingits and their intriguing totem pole art Another section takes travelers into the Yukon along the Chilkoot Trail on the paths blazed in the Klondike Gold Rush **DK Eyewitness Travel Guide San Francisco & Northern California** DK,2015-10-06 DK Eyewitness Travel Guide San Francisco Northern California is your in depth guide to the very best of San Francisco and its surrounding area Experience the greatest attractions the region has to offer from strolling across the Golden Gate Bridge to sunning with sea lions on Pier 39 to discovering the city s hottest neighborhoods on walking tours Plus check out the best of Northern California with suggested highlights for Mocino Napa Valley wine country national parks and more Discover DK Eyewitness Travel Guide San Francisco Northern California Detailed itineraries and don t miss destination highlights at a glance Illustrated cutaway 3 D drawings of important sights Floor plans and guided visitor information for major museums Guided walking tours local drink and dining specialties to try things to do and places to eat drink and shop by area Area maps marked with sights and restaurants Detailed city maps include street finder index for easy navigation Insights into history and culture to help you understand the stories behind the sights Suggested day trips and itineraries to explore beyond the city Hotel and restaurant listings highlight DK Choice special recommendations With hundreds of full color photographs hand drawn illustrations and custom maps that illuminate every page DK Eyewitness Travel Guide San Francisco Northern California truly shows you this region as no one else can **Vault/Inroads Guide to Diversity Internship, Co-op and Entry-level Programs** ,2005 For minority law students or attorneys no factor is more important in deciding where to work than the quality of a firm s diversity program is central to their decision *Reinvention Through Messaging* Dilip Saraf,2004-10 Dream jobs remain hauntingly elusive to many Seismic job market shifts have permanently changed how job seekers must now achieve their dreams A vehicle for attaining career dreams is your own genius presented as a value creating message In this pioneering book author Dilip Saraf guides you through a transforming process that shows how to Use the SIMPLE tool to extract your genius and make your messages stand out Communicate your personal Unique Skills in your r sum to present your genius Increase your messaging power by overcoming your limiting beliefs Become a Dream Catcher by understanding the networking paradox Present messages that make you a must hire Reinvent the way you present yourself simply by transforming your r sum Recover from interview mistakes and receive great offers Build your dream career based on an uncommon communication process that gives you the advantage Keep your career protected from economic cycles by constantly reinventing yourself Real life examples in Reinvention will inspire you to follow a path you dared not before Learn how to trumpet your innermost voice in a unique message Discover how to achieve your career dreams using these strategies regardless of the economy **Rehired, Not Retired** Dilip Saraf,2005-09 The current workforce demography and the emergent job market have put at risk millions of baby boomers retirement prospects in the U S alone This is now also a global problem Many who were

anticipating joyous sunset years have suddenly awakened to the dire future they now face Since the job market meltdown triggered in 2001 many have resigned to the idea that the emerging rules for success are beyond them Regroup conquer these rules and learn how to Reinvent yourself and reengage in ways that you thought out of reach Discover your genius and redefine your value proposition Uncover and then vanquish brand new job challenges to vivify your everyday life Make your career immune from economic cycles Find meaning in your work and bring back joy that eluded you Master the art of aligning your purpose with possibilities Retire the word retire from your vocabulary and stop working for a living Eliminate stress from meaningless work Enjoy what you do live even longer and thrive Proven strategies object lessons and handy tools make Rehired a must have playbook for those frustrated with their stalled careers or worried about their future

Corporate Legal Compliance Handbook, 3rd Edition Banks and Banks, 2020-06-19 Corporate Legal Compliance Handbook Third Edition provides the knowledge necessary to implement or enhance a compliance program in a specific company or in a client's company The book focuses not only on doing what is legal or what is right the two are both important but not always the same but also on how to make a compliance program actually work The book is organized in a sequence that follows how to approach a compliance program It gives the compliance officer consultant or attorney a good grounding in the basics of compliance law This includes such things as the rules about corporate and individual liability an understanding of the basics of the key laws that impact companies and the workings of the U S Sentencing Guidelines Successful programs also require an understanding of educational techniques good communication skills and the use of computer tools The effective compliance program also takes into account how to deliver messages using a variety of media to reach employees in different locations of different ages or education who speak different languages Note Online subscriptions are for three month periods

Vault Guide to Top Internships Samer Hamadeh, 2004 This new Vault guide provides detailed information on the internship programs at over 700 companies nationwide from Fortune 500 companies to nonprofits and governmental institutions *Official Gazette of the United States Patent and Trademark Office*, 2003 **The Executive Guide to Corporate Bankruptcy** Thomas J. Salerno, 2010 A comprehensive yet easy to read guide through the intricacies of the Chapter 11 corporate bankruptcy process Ideal for executives management board members and other professionals who need to become conversant in the corporate bankruptcy process **Statistical Science in the Courtroom** Joseph L. Gastwirth, 2012-12-06 Expert testimony relying on scientific and other specialized evidence has come under increased scrutiny by the legal system A trilogy of recent U S Supreme Court cases has assigned judges the task of assessing the relevance and reliability of proposed expert testimony In conjunction with the Federal judiciary the American Association for the Advancement of Science has initiated a project to provide judges indicating a need with their own expert This concern with the proper interpretation of scientific evidence especially that of a probabilistic nature has also occurred in England Australia and in several European countries Statistical Science in the Courtroom is a collection of articles written by

statisticians and legal scholars who have been concerned with problems arising in the use of statistical evidence. A number of articles describe DNA evidence and the difficulties of properly calculating the probability that a random individual's profile would match that of the evidence as well as the proper way to interpret the result. In addition to the technical issues, several authors tell about their experiences in court. A few have become disenchanted with their involvement and describe the events that led them to devote less time to this application. Other articles describe the role of statistical evidence in cases concerning discrimination against minorities, product liability, environmental regulation, the appropriateness and fairness of sentences, and how being involved in legal statistics has raised interesting statistical problems requiring further research.

Information Security Management Handbook, Sixth Edition Harold F. Tipton, Micki Krause, 2007-05-14. Considered the gold standard reference on information security, the Information Security Management Handbook provides an authoritative compilation of the fundamental knowledge, skills, techniques, and tools required of today's IT security professional. Now in its sixth edition, this 3200-page, 4-volume stand-alone reference is organized under the CISSP Common Body of Knowledge domains and has been updated yearly. Each annual update, the latest is Volume 6, reflects the changes to the CBK in response to new laws and evolving technology.

Vault Guide to the Top Financial Services Employers Derek Loosvelt, 2006. From the author of the Vault Guide to the Top 50 Banking Employers, now in its 9th edition, this Guide profiles 55 employers including American Express, AIG, Capital One, Fidelity, FleetBoston, GE, Capital Prudential, Vanguard Group, and Visa. The inside scoop on what it's like to work and what it takes to get hired there. Based on interviews and surveys of actual employees.

Handbook of Research on Multidisciplinary Perspectives on Managerial and Leadership Psychology Johnson, Rick D., 2021-01-22. The subject of leadership and managerial psychology exists as a sub-branch of psychology within the fields of industrial and organizational psychology. There still appears to be ongoing debate regarding the core pathology for gaining managerial expertise in professional roles relative to having suitable leadership skills and managerial knowledge beyond the direct daily work involved in organizations. Professional organizations inherently include varied levels of sensitive human interactions which further necessitates their management professionals to have leadership styles that are adjustable, contingent on a given situation. Relative to this edited book, managerial psychology is being utilized in a way that may subsequently seek to develop a series of scientific theory principles where the focus is to develop managerial axioms that advance contemporary existing knowledge surrounding professional management logic. The Handbook of Research on Multidisciplinary Perspectives on Managerial and Leadership Psychology provides value uncovered by a collaboration of generalists and specialists who bring professional managerial and leadership opinions to light through narratives and research inclusive of fundamental theory principles that can be applied in practice and academia. This edited reference is focused on the enhancement of management research through managerial psychology while highlighting topics including business process knowledge management in diverse discipline situations and professions, corporate leadership.

responsibility leadership of self and others and leadership psychology in a variety of different fields of work This book is ideally designed for leadership and management professionals academicians students and researchers in the fields of knowledge management administrative sciences and management leadership development education and organization development sub branches or specialty practices **US Gaming Industry Investment and Business Guide Volume 2 Indian Reservations Casino Gaming** IBP USA,2013-08 2011 Updated Reprint Updated Annually US Gaming Industry Investment and Business Guide **AIA Guide to the Twin Cities** Larry Millett,2007 Get ready to discover the great architectural mecca that is Minneapolis and St Paul The first comprehensive illustrated handbook of its kind AIA Guide to the Twin Cities is the ultimate source to the architectural riches of the metropolitan area Organized by neighborhood and featuring a wealth of sites from the highest point on the Minneapolis skyline to the modest St Paul bungalow vibrant with historical and architectural significance this invaluable reference has it all Illuminating entries for more than 3 000 buildings Behind the scenes details of the structures and their architects Lively information about local history and regional styles Highlights of important buildings nearly lost in time Sixty easy to read maps that pinpoint the location of every structure Dozens of planned walking and driving tours Over 1 000 photos that illustrate significant buildings and features Retired Pioneer Press architecture critic Larry Millett has spent more than two decades researching and exploring the architectural heritage of the Twin Cities Millett s AIA Guide to the Twin Cities is your ticket to the best tour in town Sponsored in part by the American Institute of Architects Minnesota Larry Millett has written extensively about Twin Cities architecture His books include Lost Twin Cities Twin Cities Then and Now and Strange Days Dangerous Nights all MHS Press as well as a series of mystery novels featuring Sherlock Holmes

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