

Online Wire Transfer customer FAQ

Does ICBC USA offer wire services online?

ICBC USA offers domestic wire transfer online to our personal customers. Domestic wire transfer is an electronic payment service for transferring funds through the Federal Reserve Wire Network. For international wire transfer service, please visit one of our ICBC USA local branches.

How do I start using this function online?

To enroll, simply sign on to your online banking with a browser. Go to "Transfer & Payment" and select "Domestic Wire Transfer" and follow the instructions on the browser.

Will there be a fee for online wire transfer?

Yes, the fee is displayed before you submit your wire request.

How do I manage my wire payees?

To add, edit or delete wire payees, log on to your account with a browser. Manage wire payees is not available on our Mobile App.

How do I know when my online wire transfer request has been received?

You will receive a confirmation notice via email from the bank.

How soon can the funds be delivered?

The beneficiary bank usually receives the funds in 1-2 business days after your online submission. However, there are several factors that may delay the fund delivery. For instance, your application is being further investigated; beneficiary bank delays the credit of the fund.

What happens if ICBC (USA) rejects my online wire transfer request?

You will receive a cancellation notice via email from the bank. Your total wire amount with fee will be credited back to your account.

What happens if the recipient bank rejects my online wire transfer request?

The wire amount will be credited back to your ICBC USA bank account.

May I cancel the domestic transfer that was initiated online?

No, your online domestic wire transfer may not be cancelled once submitted. Please carefully review your completed application before you submit it.

May I see the status of my outgoing online wire transfer online?

To check our internal approval process, simply sign on to internet banking and look for "Manage your wire transfer" under "Transfer & Payment". For a wire that has been approved, the status will show "processed". For any further status, you need to contact ICBC (USA) local branch for assistance.