Revised 9.2026

BP Federal Credit Union
P.O. Box 941749
Houston, TX 77094-8749
accounting@bpfcu.org

OUTGOING WIRE TRANSFER AUTHORIZATION FORM

Internal Use Only	
Date Sent:	
Initiated by:	Authorized by:
TX#	Exchange Rate (%):
USD Wire Amount:	

DEADLINES: Domestic Wires: 3:30 PM CST/International Wires: 2:30 PM CST. Any wires received after this deadline will not be processed until the next business day. BPFCU cannot control the delivery date of the receiving Financial Institution. Please print legibly, do not use script/cursive. This form may not be altered. All communication regarding the wire transfer, including further verification and adjustments, will be completed via the email address we have on file.

Sender Information

BPFCU Account Number	Member's Name (Must Match Account)		
Wire Password (If left blank, wire will not be transmitted)	Phone Number	Date of Birth (mm/dd/yyyy)	Last 4 Digits of Social Security
Email Address (Must match our records, if not wire will be suspended until address is verified)	Account Type ☐ **Savings** ☐ **Checking** ☐ **Money Market**		
Full Physical Address (Must match our records, if not wire will be suspended until address is verified)			

Transfer Information

☐ **Domestic [$20.00]** ☐ **International [$50.00]** ☐ **International Wire Through Domestic Intermediary [$20.00]**

*If using domestic intermediary funds cannot be converted and will be sent in USD

US Dollar Amount $	**International Only** ☐ Convert to Currency Type	Currency Type **(International Only)**	Foreign Amount (if needing specific amount in foreign currency)

Purpose of Wire [Required] (Account Transfer, Pay Invoice, Home Closing. **If no purpose is listed wire will not be processed**)

☐ Per the Dodd-Frank Reform & Consumer Protection Act, Section 1073, consumers have 30 minutes to cancel an international wire transaction. Check here to waive this 30-minute hold **(International Only)**

Beneficiary Bank Information (Required for both Domestic and International Wires)

Beneficiary Bank Name	Domestic Wire ABA/Routing (9 Digits)	International Wire BIC/SWIFT Code (Alpha Numeric)
Beneficiary Bank Full Address (Include the Country for International Wires)		

Beneficiary Information

☐ **Beneficiary Name Same as Sender** ☐ **Beneficiary Address Same as Sender**

Beneficiary Full Name (Leave blank if above box is checked)			
Beneficiary Street address (Leave this line and additional address fields below blank if above box is checked)			
City	State	Zip Code	Country
Beneficiary Account Number	IBAN (Applies to International Wires that are in the IBAN Network) * Not Applicable to All Foreign Countries		
Optional Wire Reference (Escrow Number, Invoice Number, Further Credit, or any other information necessary for funds to reach their destination.)			
Additional Information (Canadian transit, Australian BSB, Mexican CLABE, Sort Code, etc.)			

Intermediary Bank Information (If Applicable)

Intermediary Bank Name			
Intermediary Bank ABA/Routing (9 Digits)	Intermediary Account Number		
Intermediary Bank Street address			
City	State	Zip Code	Country

Customer Authorization and Disclosures

By signing below, I authorize BP Federal Credit Union ("Credit Union") to debit the account identified on this form for the wire amount and any applicable fees associated with this transaction. I certify that I am authorized on the account and that all information provided is accurate and complete.

Accuracy of Wire Instructions: The Credit Union and receiving institutions may process a wire based solely on the account number, ABA/routing number, SWIFT/BIC code, IBAN, or other identifying number provided. If any information is incorrect or inconsistent, funds may be sent to the wrong recipient and may not be recoverable. I accept responsibility for the accuracy of all wire instructions.

Irrevocable Transfers: Once accepted and processed, a wire transfer may be final and cannot be canceled, amended, or recalled. Any recovery effort will be made on a best-efforts basis only and is not guaranteed.

Fees & Foreign Exchange: Applicable Credit Union wire fees will be charged. Intermediary, correspondent, foreign, or receiving banks may deduct additional fees from the transfer amount. Exchange rates for foreign currency transactions are not guaranteed until processing and may affect the amount received by the beneficiary.

OFAC & Regulatory Review: All wire transfers are subject to review under applicable laws and regulations, including OFAC sanctions screening and anti-money laundering requirements. The Credit Union may delay, reject, suspend, or return a transaction as required by law.

Wire Fraud Warning: Wire transfers are commonly targeted by fraudsters and funds may be impossible to recover after transmission. Before sending funds, independently verify all wiring instructions using a trusted phone number or verified contact. Do not rely solely on instructions received by email, text message, or other electronic communications. I certify that I have independently verified the wire instructions.

Wire Processing Times: Domestic wire transfers are considered same day transactions but can take up to 2 business days to complete. International wires generally take 3-5 business days to complete but can take up to 15 business days in some cases. Wire transfer processing and delivery times are estimates only and are not guaranteed. The Credit Union shall not be responsible for delays caused by intermediary or correspondent financial institutions, receiving financial institutions, foreign banking systems, sanctions screening, system outages, or circumstances beyond the Credit Union's reasonable control.

Member Certification: I acknowledge that I have read and understand these disclosures, reviewed all beneficiary information, understand the risks associated with wire transfers, and authorize the Credit Union to process this wire request.

Member Signature: _____ **Date:** _____