



# Wire payments processing schedule



## BMO Bank of Montreal

Wire payment requests received after the cut-off times indicated below will be processed on the next business day. **All times are in Eastern Time.**

In-Branch Wire Payment	Cut-Off
Wire Payment Initiation/Approval–Canadian dollar and U.S. dollar (for same day value)	4 p.m.
Wire Payment Initiation/Approval–all other currencies (for value in two business days)	4 p.m.
Manual Wire Payment Request Submission fax/email	2 p.m.
Online Banking for Business	
Straight Through Process Wire Payment Initiation/Approval–Canadian and U.S. dollar (for same day value)	5:50 p.m.
Manual Repair Wire Payment Initiation/Approval – Canadian and U.S. dollar (for same day value)	5 p.m.
Foreign Exchange Wire Payment	Available from Monday 7 a.m. to Friday 5 p.m.
Foreign Exchange Wire Payment Initiation/Approval–U.S. dollar (for same day value)	5:50 p.m.
Foreign Exchange Wire Payment Initiation/Approval–all other currencies (for value in two business days)	7 p.m.
Comprehensive Payables (ISO20022)	
Straight Through Process Wire Payment–Canadian and U.S. dollar (for same day value)	5:50 p.m.
Manual Repair Wire Payment–Canadian and U.S. dollar (for same day value)	5 p.m.
Foreign Exchange (FX) Wire Payment	Available from Monday 7 a.m. to Friday 4:55 p.m.
Straight Through Process FX Wire Payment–U.S. dollar (for same day value)	5:50 p.m.
Straight Through Process FX Wire Payment–all other currencies (for value in two business days)	6:30 p.m.
Manual Repair FX Wire Payment–U.S. dollar (for same day value) or all other currencies (for value in two business days)	5 p.m. Monday to Thursday 4 p.m. Friday
Electronic Data Interchange (EDI)	
File submission	4:15 p.m.
SWIFT Messages	
Straight Through Process Wire Payment–Canadian and U.S. dollar (for same day value)	5:50 p.m.
Manual Repair Wire Payment–Canadian and U.S. dollar (for same day value)	5 p.m.
Bank of Montreal SWIFT address	BOFMCAM2

## To learn more

Contact your BMO representative.

