

Navy Federal®
Wire Transfer Error Resolution Rights

To report wire transfer errors or for service inquiries, please call us toll-free at 1-888-842-6328. If you are overseas, visit navyfederal.org for a list of our international toll-free numbers, or you can reach us collect at 1-703-255-8837. If you prefer, you may send us a message via our Online Banking service. Please address your message to the attention of Funds Services.

If you believe a potential error or problem has occurred, please contact us immediately. To protect your rights as described in the international wire transfer receipt, contact is needed within 180 days of the funds availability date.

Once your error resolution request is received, we have 90 days to investigate and determine if an error has occurred. When we have concluded our investigation, we will contact you in writing within three business days with the results of our investigation. We will correct any error promptly. Any documents obtained during the investigation will be available to you at the conclusion of our report.

What if I want to cancel my wire transfer?

You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

How do I cancel a wire?

Call us at 1-888-842-6328 to cancel your transaction within 30 minutes of payment. If the wire transaction is still at Navy Federal, we can cancel it with no fees assessed. We will refund your money within 3 business days of your request to cancel. When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and the location where the funds were sent.

If your wire has already been picked up or deposited into the recipient’s account, we can submit a reversal request to the payee’s financial institution and attempt to retrieve the funds; however, there is no guarantee that the funds will be returned.

Please note:

- Wire transfers are immediate, final, and irrevocable. Reversal attempts may go unanswered.
- Fees may be assessed by other financial institutions if the reversal request is successful.
- There is no set timeframe for receiving a response from the payee’s financial institution. You may contact Navy Federal five business days after the initial cancellation to request an update of your inquiry.
- We will make every attempt to retrieve funds, but the decision to return the funds is up to the beneficiary bank.

Information Needed to Process Wire Transfer Error Inquiry				
Name: First	MI	Last	Suffix	Account Number (Optional)
Address: Street	City	State	Zip Code	
Date of Wire Transfer (Optional)	Phone Number	Amount Sent		
Summary of the Issue				
Recorded Beneficiary Name			Recorded Beneficiary Account Number (Optional)	
Recorded SWIFT/BIC				
Error Type <input type="checkbox"/> Computational Error <input type="checkbox"/> Non-Receipt of Funds <input type="checkbox"/> Other Please Describe: _____ _____ _____ _____				

