The Wise guide to sending large amounts.

This guide is full of tips to make sending large transfers easier. It's aimed at people sending more than 50,000 GBP or the equivalent in JPY.

Before you start your transfer

Get your account verified

When you're sending money from JPY, you need to get your account verified first. If your address is in Japan, we'll ask to verify your identity with a document like a driving licence, My Number card or passport. If you don't have a Japanese address, we'll also ask you to provide a proof of address, like a utility bill or bank statement. Learn more about getting verified in Japan.

Check your bank limits

Ask your bank about sending large amounts. They may tell you to visit your bank branch to pay, so be ready to do that on the day you start your transfer.

Get your documents ready

Depending on how much you're sending, we'll ask for documents that show where you got your money from. We carefully check these documents before we can move your money, so having them ready can help avoid delays. Here's a list of documents to have on hand.

Documents you'll need

Bank statements

For all transfers where we ask for proof of where your money comes from, we need to see one or more bank statements that show:

1. Your name and account number
2. The money arriving in your account
3. The money leaving your account, when you sent it to Wise
4. Any movement of money between other accounts, if that happened

Other documents

As well as your bank statements, we'll ask you to upload some other documents, depending on where your money came from.

	What we need to see	Example documents
Property sale	1. Property address 2. Property description 3. Dates of ownership	Sales contract Settlement statement
Inheritance	1. Name and signature of the person who made the will 2. Your relationship to that person	Grant of probate Will
Salary	1. Your role and annual salary 2. Employer name and address 3. Dates of employment Dates you were paid	3 months of payslips Employment contract
Investments	1. Investment amount 2. Investment dates 3. Type of investment	Certificates Statements
A loan	1. Loan purpose 2. Amount borrowed 3. Lender's name and address 4. Date the money was received	Certificates Statements
Another source	Get in touch with our team if your money doesn't come from one of the sources above. We can give you more specific advice on what documents you're likely to need.	

Setting up your transfer

Ready to send? First, click the green Send money button in your account. Now, let's walk through each step together.

1. **Enter the amount you want to send**.

2. **Choose to pay by bank transfer.** We'll show you your fees here.

3. **Enter your recipient's details**. Double check these to make sure they're right.

4. **Upload your documents**. On this screen, we'll list the info we need to check. Make sure your documents cover each point.

5. **Check the details of your transfer**. Make sure you're happy with them. After you click confirm, it's difficult to change any details.

6. **Answer a couple of questions about the account you're sending from**.

7. **Pay for your transfer**. This screen has our bank details and the reference number for your transfer on it. Print them out or write them down.

Paying for your transfer

Now, go to your bank to pay (unless you've made other arrangements with your bank).

Tracking your transfer

Once you've set up a transfer, we'll keep you up to date on its progress, with status emails at every step. You can also check where your money is at any time, by going to your account and clicking on the transfer.

If we need any more information from you during this stage, we'll email you with a secure link to upload documents. And our team will give you a call, too.

Getting help

Each situation is different, and you may have questions specific to yours after reading this guide. You can reach out to our support team by email or phone (Mondays to Fridays, between 9:00–17:00 JST) after logging in via our app or website. Go to wise.com/help/contact to get in touch.