BUSINESS ONLINE BANKING
Wire Transfers

Treasury Management Solutions Center
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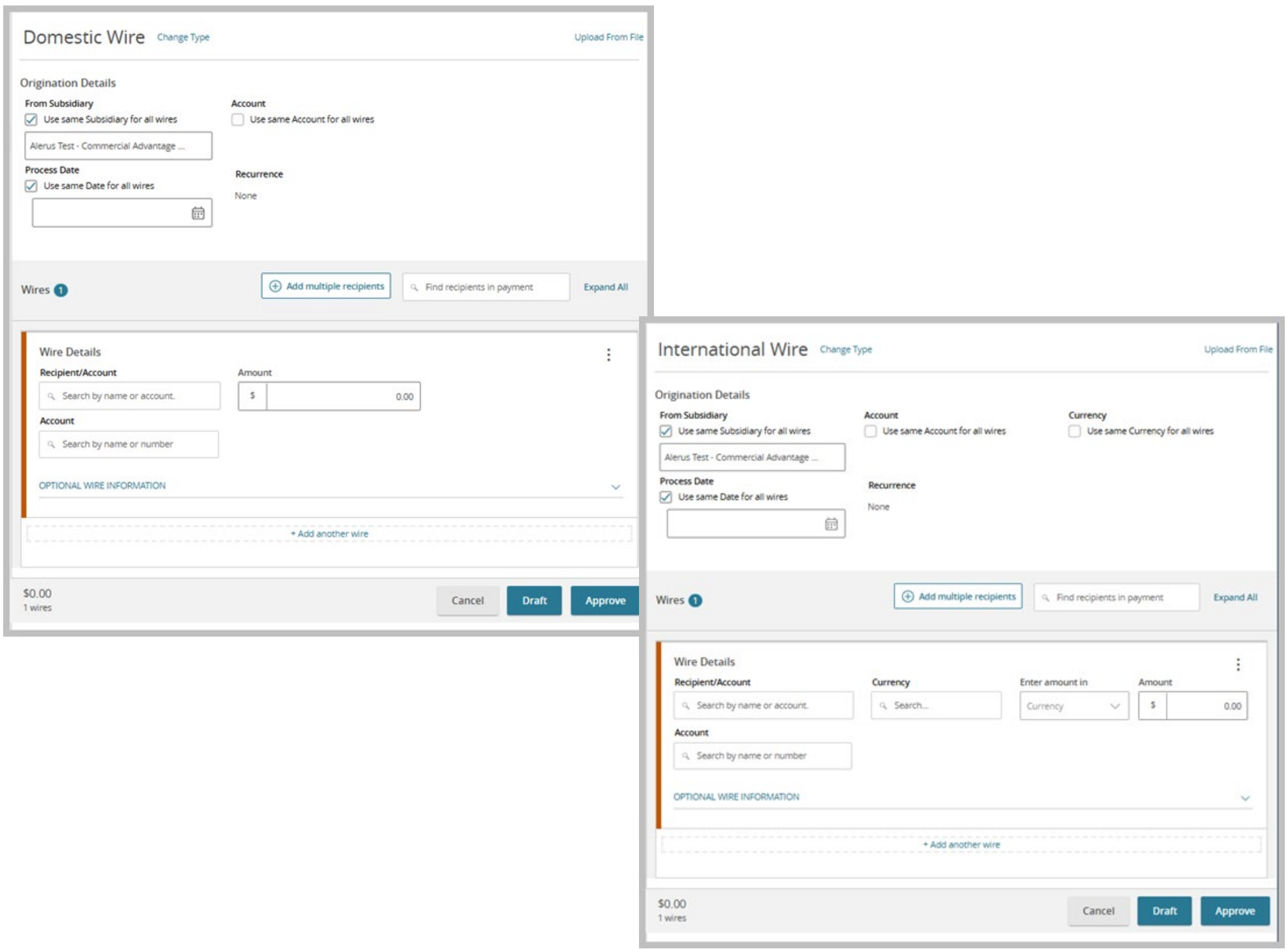
The wire transfer service allows users to submit wire transfer requests via the business online banking platform. These transactions are sent directly for processing.

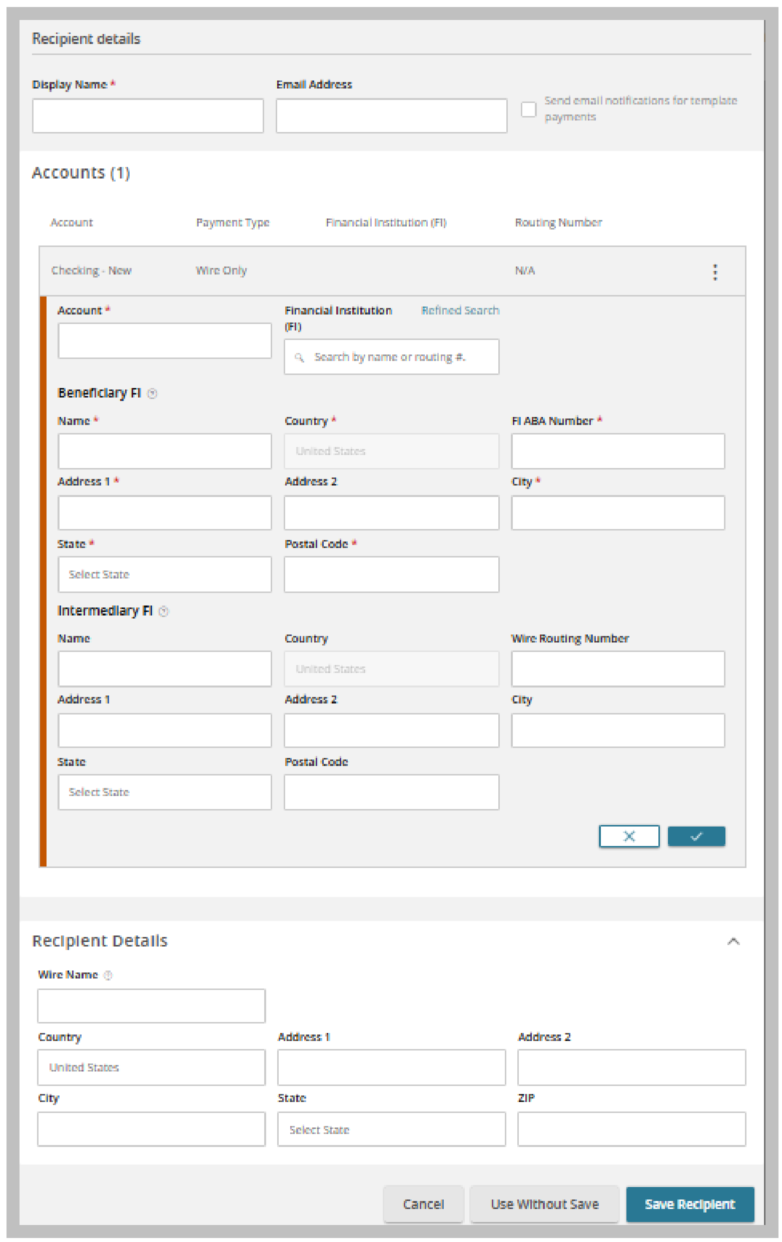
How to Create a Wire Payment

Go to **Treasury Services** > **ACH/Wire Payments**, then select either **New Payment** or **New Template**.

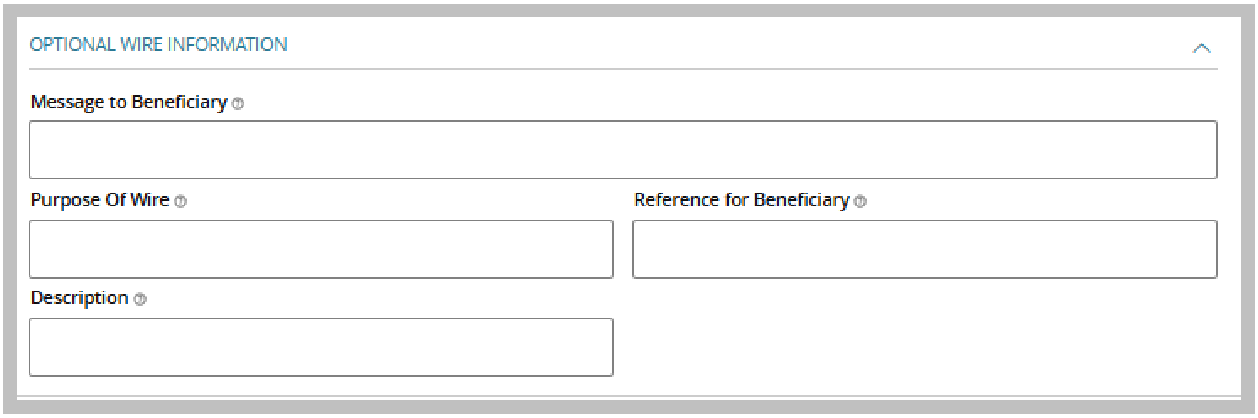
- **New payment** – select the type of wire (domestic or international), then complete the wire form details.
  - **Subsidiary –** Select the company.
  - **Account –** If using the same account for all wires being submitted, select the box, then enter the account number. If submitting multiple wires from different accounts, you will enter the account farther down in the wire screen.
  - **Process date –** Date to send the wire. It can be a future business day date .
  - **Recurrence –** A recurring cycle can be established if the wire should be sent on a recurring schedule for the same dollar amount to the same recipient.
- **Wire details**
  - **Recipient/Account –** Select from the list of prebuilt wire recipients or add a new recipient.



- **+ New recipient**
  - **Display name –** Recipient nickname, which can be used to easily locate the recipient for future wires.
  - **Email address –** Allows the recipient to receive an alert when a wire has been sent.
  - **Account(s) section -** Recipient's wire information; this should be obtained from the recipient to ensure proper instructions for delivery.
  - **Account** – Recipient's bank account.
  - **Financial institution (FI)** – Recipient's bank routing information (typically a bank ABA/routing number or SWIFT code). Enter the name or number to look up and confirm a valid ABA/routing number or SWIFT code.
  - **Beneficiary FI** - Recipient's bank information.
  - **Intermediary FI (optional)** – To be used if the wiring instructions call for an intermediary bank as part of the routing process.
- **Recipient details**
  - **Wire name** – Recipient's name as found on their account. This should be the legal name or business name of the recipient.
  - **Address information** – Although not required, it is beneficial to enter this information for verification purposes on the bank recipient's side.
  - **Use without save** – If you will not need to wire to this recipient again, select **User Without Save**, which will retain the wire instructions for the individual wire only.
  - **Save recipient** – If you will need to wire to this recipient again, select **Save Recipient,** which will add the recipient to the list. This will be available to all users who can originate wires for the company.

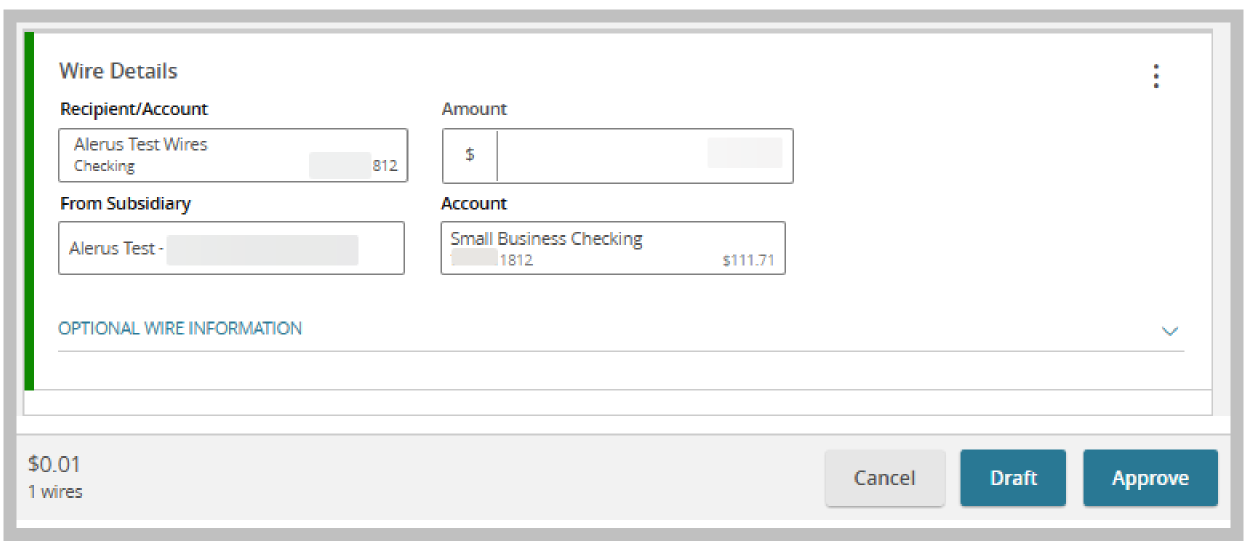


- **Optional wire information**
  - **Message to beneficiary** – Add information for the recipient. (140-character limit)
  - **Purpose of wire** – Enter a note for your reference. This does not travel with the wire.
  - **Reference for beneficiary** – This field allows you to include (35-character limit).
  - **Description** – Add notes that will remain in business online banking. This information will not travel with the wire.



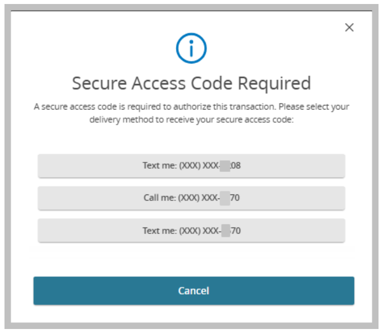
Sending the Wire

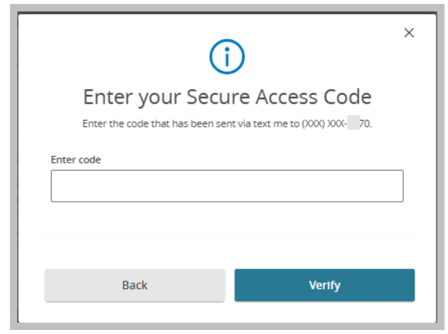
After the wire details are entered, you a green bar will appear to the left of the wire details, which indicates all required fields have been completed. Select **Approve** to initiate the wire. This will draft and approve the wire in one step.



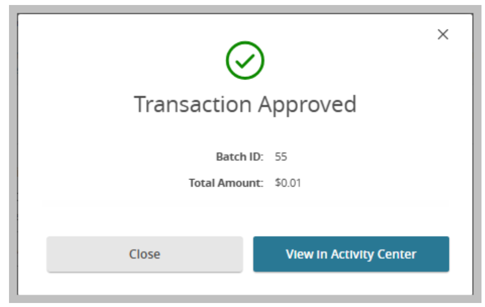
You will be prompted for verification using out-of-band authentication. By default, you can receive a one-time code via text or voice call. Alternatively, you may choose to use a mobile app for authentication. For assistance enabling this option, please contact our Treasury Management Solutions Center.

Enter the one-time code and select **Verify** to complete the wire.

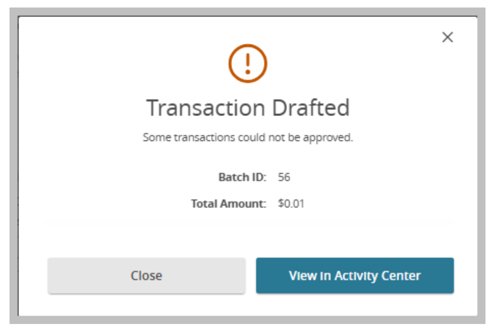




Once approved, you will receive a **Transaction Approved** confirmation. This indicates the wire is complete and will be sent to the wire department for processing. You can close the notification or select **View in Activity Center** for more details.

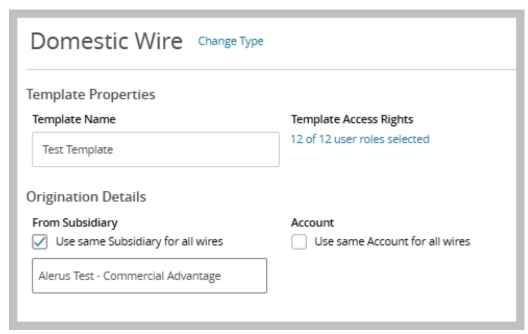


A **Transaction Drafted** message indicates additional steps need to be completed. You may still need to approve the transaction/file, or it may require a different user to approve the transaction.



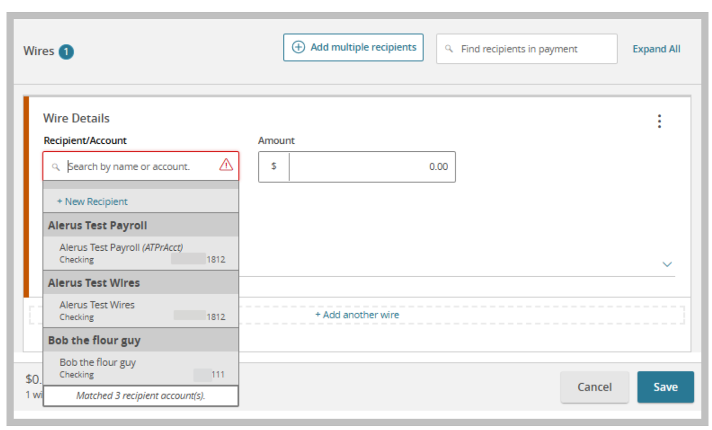
Note: *If you have dual control your steps may be slightly different depending on the type of dual control. Refer to the dual control section of this guide.*

How to Build a Template

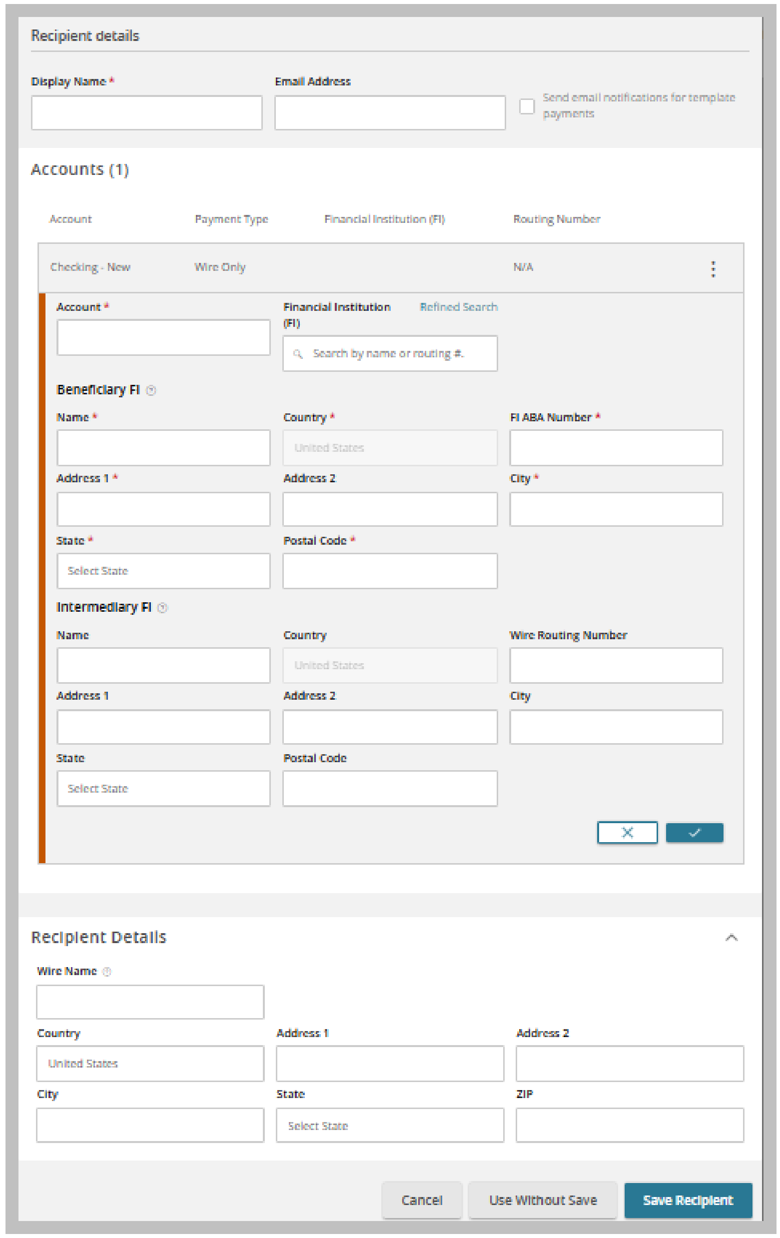


Templates can be built in advance to save the wire instructions for repetitive use. Users can select established templates for payment, enter the date, amount, and beneficiary messages to quickly process a wire.

- **Template name** – Create a nickname for easy future use.
- **Template access rights** – Restrict template access to specific users within the company.
- **From subsidiary** – The company that originated the wire. By default, a subsidiary is built for the primary company name. Additional subsidiaries can be added. Please contact our Treasury Management Solutions Center for assistance building additional subsidiaries if needed.
- **Account** – If initiating multiple wires, you can indicate if all wires will be withdrawn from the same account.
- **Recipient/Account –** Select from the listing of prebuilt wire recipients or add a new recipient.



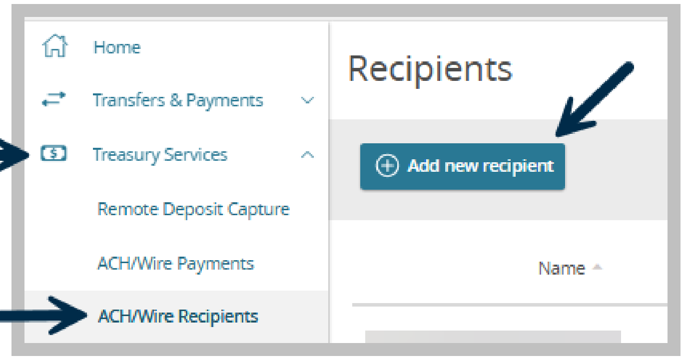
- **+ New Recipient**
  - **Display name –** Recipient nickname, which can be used to easily find the recipient for future wires.
  - **Email Aaddress –** Allows the recipient to receive an alert when a wire has been sent.
  - **Account(s) section -** Recipient's wire information. This should be obtained from the recipient to ensure proper instructions for delivery.
  - **Account** – Recipient's bank account.
  - **Financial institution (FI)** – Recipient's bank routing information (typically a bank ABA/routing number or SWIFT code). You can enter the name or number to look up and confirm a valid ABA/routing number or SWIFT code.
  - **Beneficiary FI** - Recipient's bank information.
  - **Intermediary FI** (optional) – This is used if the wiring instructions call for an intermediary bank as part of the routing process.
- **Recipient details**
  - **Wire name** – Recipient's name as found on their account. This should be the legal name or business name of the recipient.
  - **Address information** – Although not required, it is beneficial to enter this information for verification purposes on the bank recipient's side.
  - **Save recipient** – Select **Save Recipient** to add this recipient to the recipient list.
  - **Save** – Select **Save** to retain the wire template details.



How to Add a Recipient

Recipients can be added in advance to save the wire instructions for repetitive use. Once added, a user can select the recipient for payment in the ACH/wire recipient list, when creating a new template, or processing a new payment.

- **Add new recipient –** Go to **Treasury Services > ACH/Wire Recipients**, then select the **+Add new recipient** button to begin entering the wire recipient details.

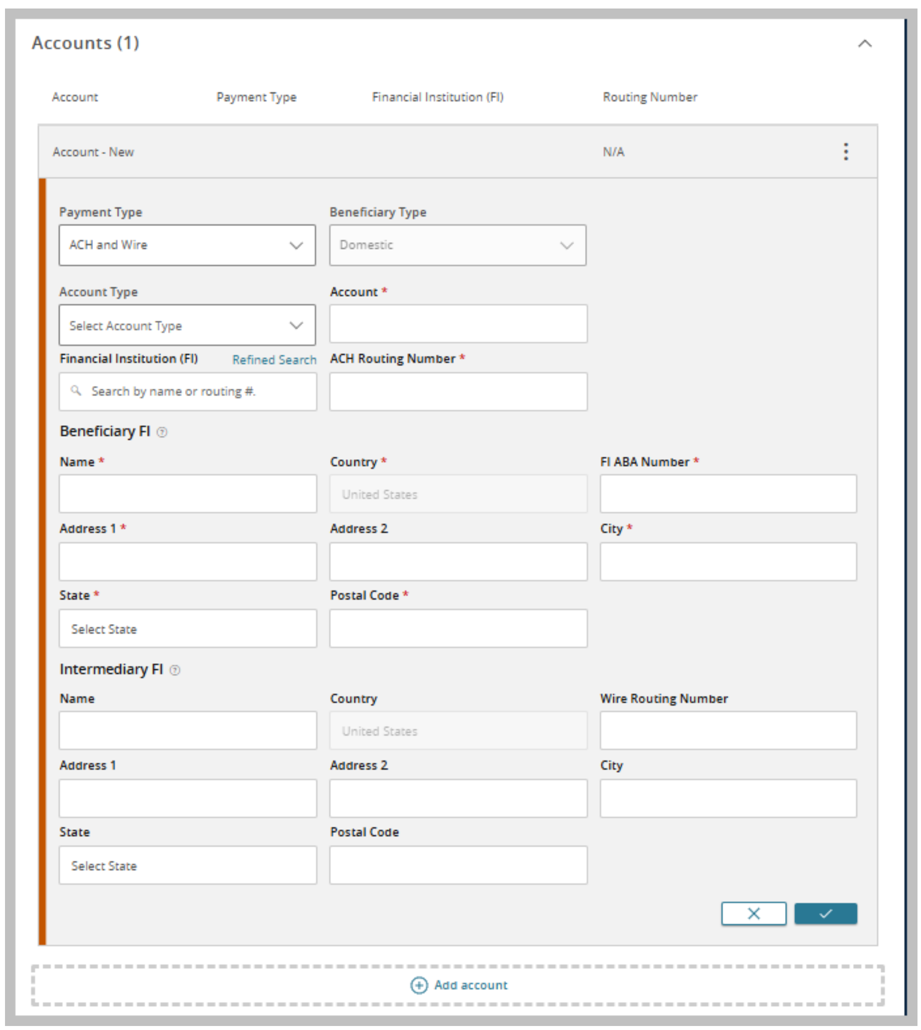


- **Display name –** This is the recipient nickname, which can be used to easily find the recipient for future wires.
- **Email address –** Allows the recipient to receive an alert when a wire has been sent.

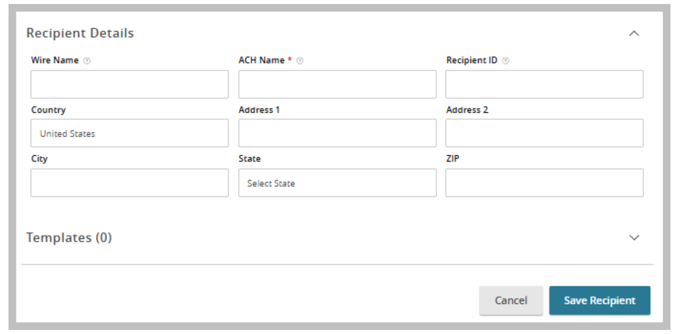
- **Account(s) section —** The recipient's wire information. This should be obtained from the recipient to ensure proper instructions for delivery.
  - **Payment type –** Select the appropriate payment type. (ACH, wire, ACH and wire)
  - **Beneficiary type -** Select the beneficiary type — domestic or international.

Note:** If the payment type is "ACH and Wire," this field will default to domestic.

  - **Account type** – The recipient's bank account type — checking, savings, or loan.
  - **Account** –Recipient's bank account.
  - **Financial institution (FI)** – Recipient's bank routing information (typically a bank ABA/routing number or SWIFT code). You can enter the name or number to look up and confirm a valid ABA/routing number or SWIFT code.



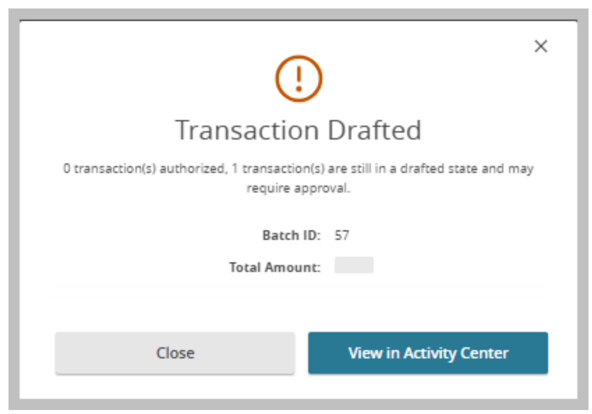
    - **ACH routing number** – If "ACH and Wire" was selected for the payment type, enter the ACH route number for the recipient.
    - **Beneficiary FI** - Recipient's bank information.
    - **Intermediary FI** – This is optional and used if the wiring instructions call for an intermediary bank as part of the routing process.
- **Recipient details**



    - **Wire name** – Recipient's name as found on their account. This should be the legal name or business name of the recipient.
    - **ACH name** – If the payment type "ACH and Wire" was selected, enter the recipient's name as found on their account.
    - **Recipient ID** (optional) **–** This is a way for you to identify the recipient. This could be a vendor number, employee number, etc.
    - **Address information** – Although not required, it is beneficial to enter this information for verification purposes on the bank recipient's side.
    - **Save recipient** – If you will need to wire to this recipient again, you can select **Save Recipient** which will add this recipient to the recipient list. This will be available to all users who can originate wires for the company.

Dual Control

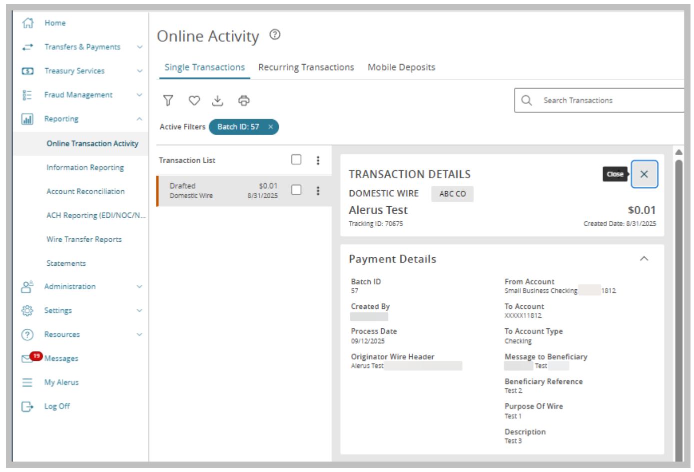
When sending wires, we recommend enabling dual control. When enabled, two users are required to approve wires before they can be sent, which provides an additional layer of fraud protection. Dual control can be enabled for all users or specific users at the company.



If dual control is enabled for all users, the users submitting the wire will **draft** the wire, which will initiate the first step for the dual approval of the wire.

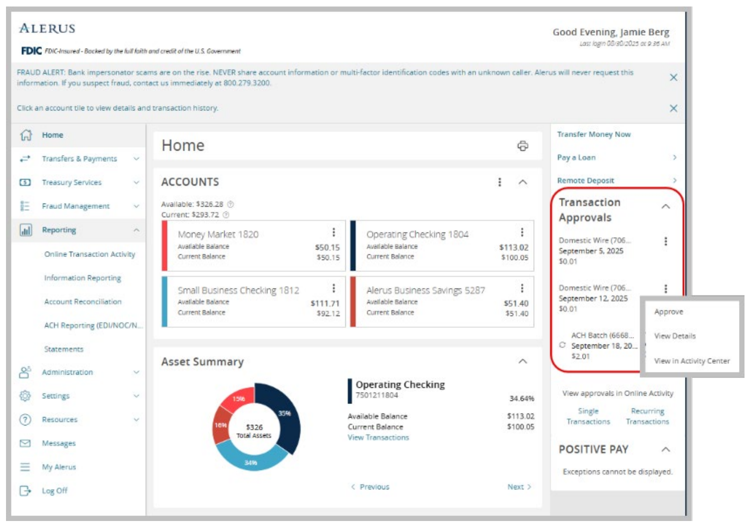
By clicking **View in Activity Center**, you may view the details of the drafted wire.

The second user can approve the wire from the Online Transaction Activity Center which can be found in **Reporting > Online Transaction Activity**. Approval can select the **ellipsis** (3 dots) on the right side of the transaction row. If approving multiple wires, select the box for each row, or if appropriate select the box at the top to select all payments, then select **Approve**.



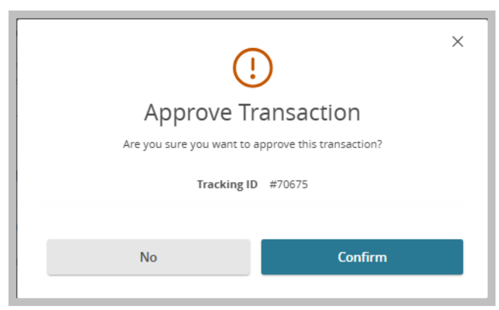
Approving a Wire from the Home Screen

The second user can approve the wire from the Transactions Approvals section on the right-side panel. Click on the **ellipsis** (3 dots) then select **Approve**.



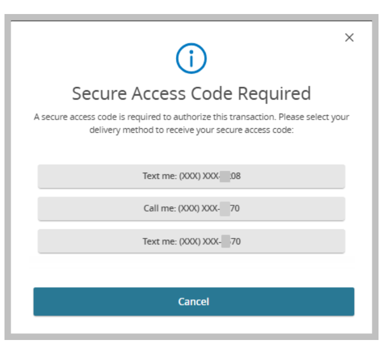
Select the appropriate action:

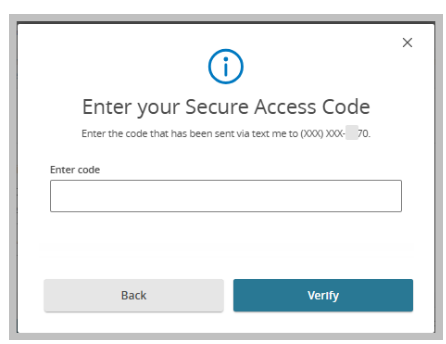
- **Confirm** - approve the wire.
- **No** - cancel approving the wire.



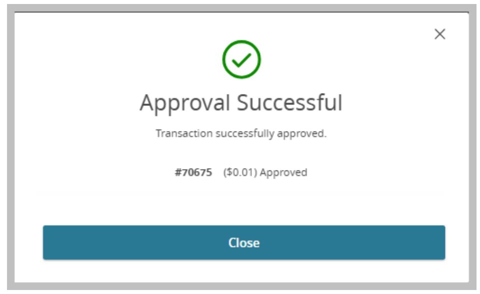
You will be prompted for verification by out-of-band authentication. By default, you can receive a one-time code via text or voice call. Alternatively, a mobile app can be used for authentication. For assistance enabling this option, please contact our Treasury Management Solutions Center.

Enter the one-time code and select **Verify** to complete the wire.



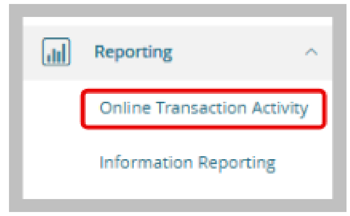


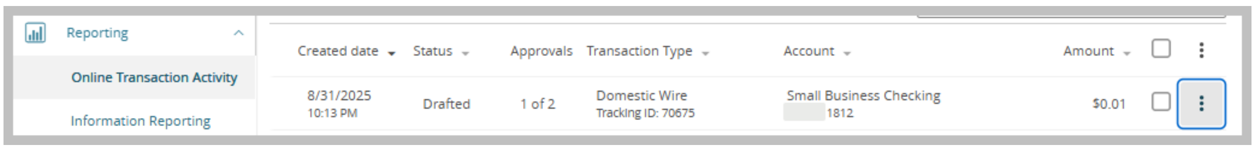
Once approved, you will receive an **Approval Successful** confirmation . This indicates the wire is complete and will be sent to the wire department for processing. You can close the notification window or select **View in Activity Center** for more details.



Approving the Wire from the Online Transaction Activity Center

On the left-side panel, select **Reporting > Online Transaction Activity**





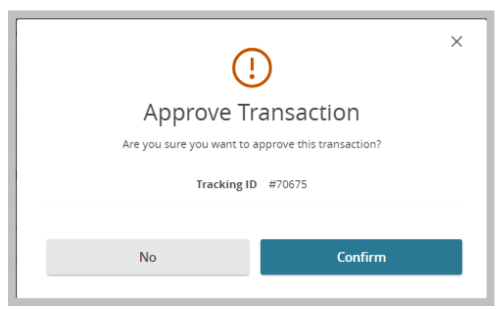
Find the wire in the Online Transaction Activity list. You may also filter to locate the wire if desired. Click on the **ellipsis** (3 dots) on the right side of the transaction row.

Select **Approve** from the drop-down menu.

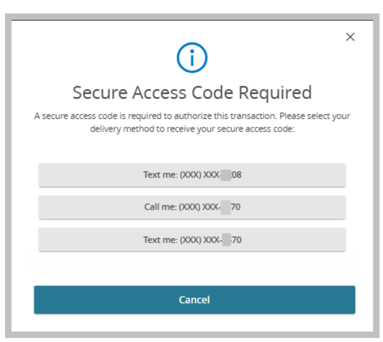
Select the appropriate action:

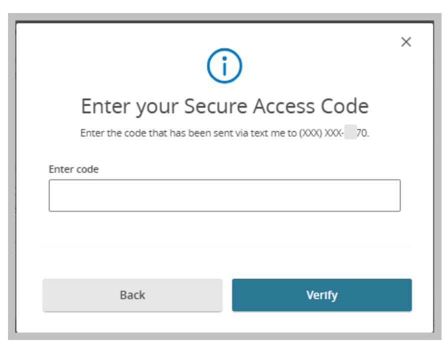
- **Confirm** - approve the wire.
- **No** – cancel approving the wire.

You will be prompted for verification by out-of-band authentication. By default, you can receive a one-time code via text or voice call. Alternatively, a mobile app can be used for authentication. For assistance enabling this option, please contact our Treasury Management Solutions Center.

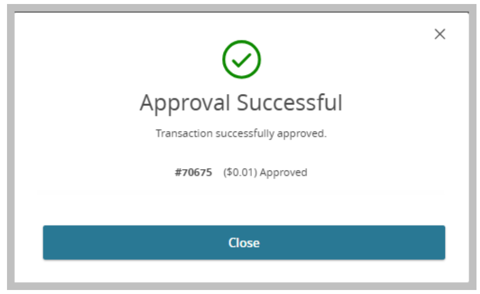


Enter the one-time code and select **Verify** to complete the wire.



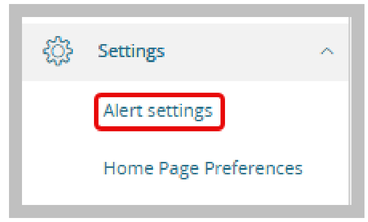


Once approved, you will receive a **Approval Successful** confirmation. This indicates the wire is complete and will be sent to the wire department for processing. You can close the notification window or select **View in Activity Center** for more details.

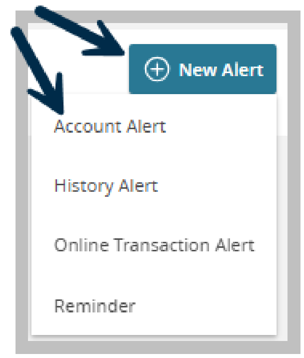


Alerts

Select **Settings > Alert Settings** from the left menu.

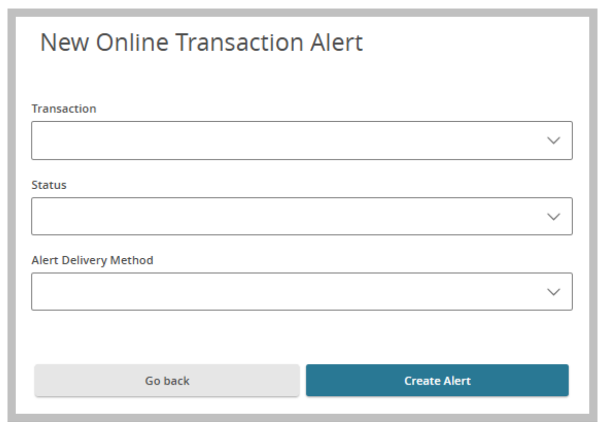


Select **+ New Alert** in the upper right of the screen, then select the alert type as desired.



Online Transaction Alert

- **Transaction –** Select the type of transaction for which to receive an alert.
- **Status –** Select at which status (step) you would like to be alerted. If receiving alerts for dual control, the system would notify you after the first user initiated the transaction.
- **Alert delivery method –** Select how you would like to receive notifications.



Online Transaction Activity

Go to **Reporting > Online Transaction Activity**. The information on this page includes all transactions processed in business online banking, such as internal transfers, ACH, wires, and mobile deposits. The list of transactions will be displayed based on your user settings — View All or View Own. Users may approve, cancel, or copy transactions in the list depending on the current status.

Transaction status will indicate where a particular transaction or file is in the process.

- **Drafted** – Transaction has been saved but needs to be approved before it is processed.
- **Authorized** – Transaction has been drafted, approved, and is waiting to be processed by the bank.
- **Processed** – Transaction has been completed.
- **Cancelled** – Transaction was canceled and will not be processed.

- **Failed** – Transaction could not be processed due to an error. In most cases, the error will be displayed in the transaction details. If you are unsure why it failed, contact our Treasury Management Solutions Center for assistance. You may also select the ellipsis on the right side of the row for the failed transaction/file. This will allow you to capture the transaction information.

To view a history of transactions conducted in business online banking, including internal transfers, loan payments, ACH origination, wire transfers, recurring transfers, and mobile deposits, go to **Reporting > Online Transaction Activity**.

The view will default to the Single Transactions tab. Other tab options include Recurring Transactions and Mobile Deposits. Each tab offers a menu of options.

- **Filter** - Allows you to filter your online transaction activity based on several factors.
- **Favorite** – If this filtered search is something you will look for often, you can favorite the search for future use.
- **Export** – Allows you to export transactions based on type — ACH batch, ACH payment, ACH pass thru, domestic wire, funds transfer, or international wire.
- **Print** – Allows you to print the information displayed.