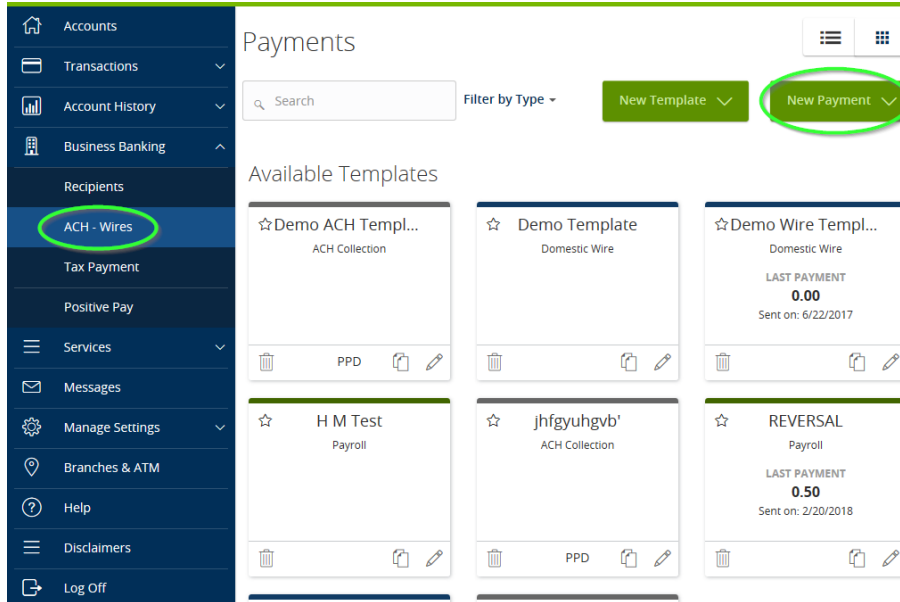


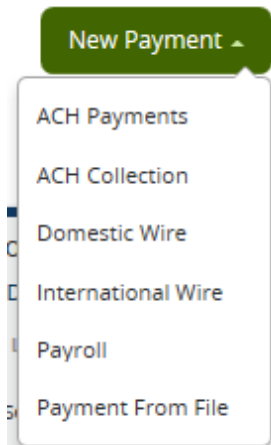


How to Create a New Wire Transfer

1. Login into Online Banking
2. Navigate to **Business Banking > ACH – Wires**



3. Select the New Payment Menu (if not using a Previously Created Template) and select the Type of Transaction being created. For this example we will select Domestic Wire. *Select Domestic Wire for recipients within the U.S. and International Wire for recipients outside of the U.S.*



4. Selecting Domestic Wire will bring up the screen pictured below:

Payments - Domestic Wire

Recipient & Amount Account Review & Submit

One Time Payment

Show Payments

Name	Account	Notify	Amount
<input checked="" type="checkbox"/> Test	Checking: 123456	<input type="checkbox"/>	\$0.00

Optional Fields

Cancel Next

5. Select the recipient of the Wire by checking the box next to the recipient name
 - a. A new recipient may be added by selecting "New Recipient."
 - b. Fill in the Recipient *Display Name* (this is the only required field.)
 - i. An option to send recipients notification when an ACH or Wire is sent is available. To use this option, enter an email address in *Email Address* field.
 - ii. If needed a separate name may be entered under the *ACH Name* and *Wire Name* fields.

Add Jane Doe

Recipient Detail Account - New

Display Name *

ACH Name Wire Name

ACH ID

Email Address

Send email notifications for template payments

Country

Address 1

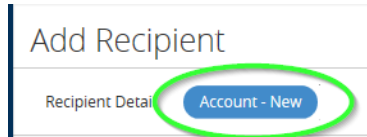
Address 2

City State ZIP

* - Indicates required field

Cancel Next

- c. Select *Account – New* at the top of the screen



- i. Choose which payment types will be allowed for this recipient (ACH only, Wire only or ACH and Wire.)
- ii. Enter the Account Detail information (Account number, Beneficiary Name and Address, Bank Routing number)

The screenshot shows the 'Add Recipient' form with the following sections circled in green:

- Payment Types Allowed:** Radio buttons for ACH Only, Wire Only (selected), and ACH and Wire.
- Beneficiary Type:** Radio buttons for Domestic (selected) and International.
- Account Detail:** A text input field for 'Account #' containing '123456'.

Below these are sections for 'Beneficiary FI' and 'Intermediary FI', each with fields for Name, Country, Wire Routing Number, Address 1, Address 2, City, State, and Postal Code. A legend at the bottom indicates that '*' denotes required fields. At the bottom right, there are four buttons: 'Cancel', 'Use Without Save', 'Save Recipient', and 'Add another account'.

- d. Once the account information is entered, choose one of the following:
 - i. Use Without Save – allows recipient to be used for the one transaction but will not be saved for future use
 - ii. Save Recipient – allows recipient to be saved for future use
 - iii. Add Another account – allows another account to be tied to the recipient (EX: recipient has both a checking and savings)



- 6. Once the recipients are selected enter the amount being sent for each recipient then select *Next*.
 - a. Checking the Notify box will send an email notification to the recipient when the file is processed.
 - b. Selecting the 3 dashes icon will open a new screen that allows you to split payments for that recipient across multiple accounts.
 - c. Selecting the pencil icon will allow you to edit the recipient’s information.

Name	Account	Notify	Amount
<input checked="" type="checkbox"/> Test	Checking: 123456	<input type="checkbox"/>	\$1.00

Optional Fields

Cancel Next

7. The next step is Subsidiaries (not all business's will have this option.) If the business has subsidiaries this screen allows the selection of the subsidiary that will be sending the file. Simply click on the correct subsidiary and select next.

Payments - Domestic Wire

Recipient & Amount **Subsidiary** Account Review & Submit

One Time Payment

Send payment as:
Test Company 1

Search

Test Company 1
Wire & ACH

Tax ID: *****6789

Cancel Next

8. Select the account the Wire will be debiting and select next.

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> HOME FREE CHECKING	Checking	XXXXXX0129	\$21.31

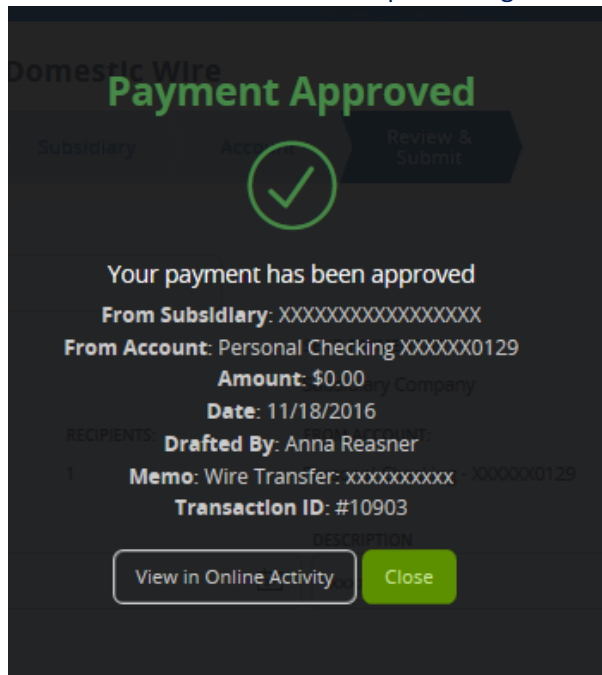
Cancel Next

- Review and Submit Page; select the Process date of the Wire transfer, and either draft (save) or approve (process) the Wire. **Note: The file will only be sent to the bank for processing if the approve option is Selected. If the business is set up for dual approval see the 'How to Authorize a Transaction with Dual Approval' procedure.**

- To create a Recurring Wire, select *Set Schedule*. A box containing options for recurrence will appear.

Important to Note: if the recurring effective date falls on a Saturday, Sunday, or Holiday, the Process date will default to the next available business day.

11. A confirmation screen will appear. To view the details and print confirmation of the Wire select *View in Online Activity*. The wire will now be sent to the bank for processing.



Important to note: Only transactions in Authorized or Drafted Status can be cancelled. Transactions that have processed are unable to be cancelled.