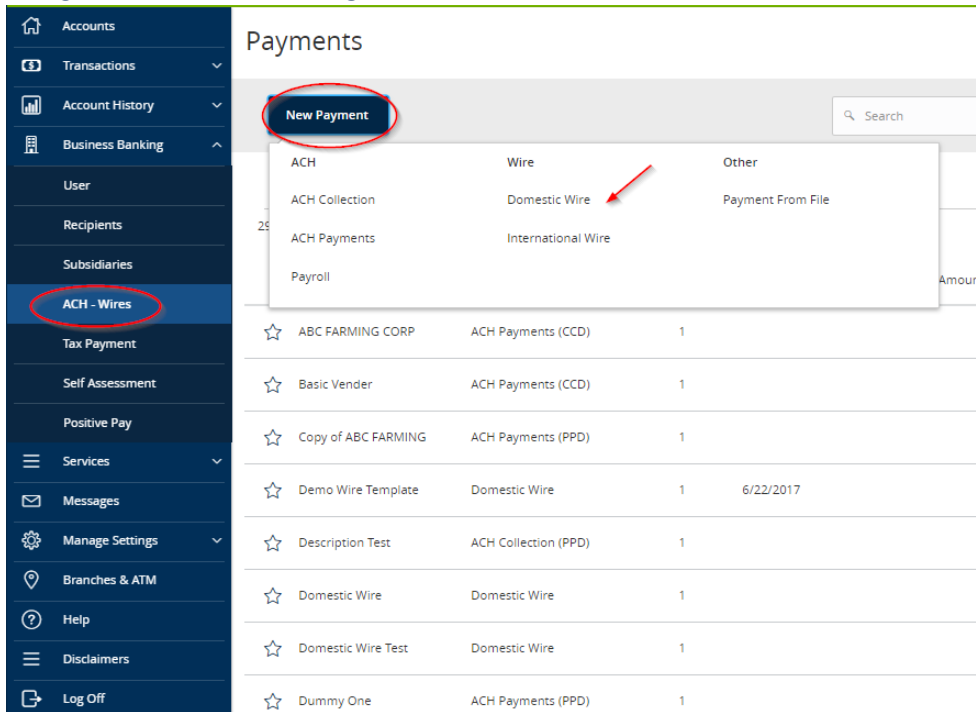




How to Create a New Wire Transfer

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:

5. Enter the Origination Details

Origination Details

- a. From Subsidiary – If your company uses subsidiaries this is where you will choose which company is originating the wire
- b. Account – The Home Federal Account being used for the wire
- c. Process Date – The date the wire should be sent to the recipient. To make it a recurring wire select “Set Schedule”

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.

- 6. Select the recipient of the Wire by clicking on the “Search by name or account” box under Recipient/Account
 - a. A new recipient may be added by selecting “New Recipient.”
 - b. For new recipients fill in the Recipient Details
 - 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.

c. Fill in the Account details for the Recipient

RECIPIENT DETAILS

Display Name * Email Address Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	Wire Only		N/A

Account * Financial Institution (FI)

Beneficiary FI

Name * Country * FI ABA Number *

Address 1 * Address 2 City *

State * Postal Code *

Intermediary FI

Name Country Wire Routing Number

Address 1 Address 2 City

State Postal Code

Recipient Details

Wire Name *

Country Address 1 Address 2

City State ZIP

- i. You may search for a financial institution using the bank name or routing number. Once the financial institution is found the banks details will populate automatically by clicking on the bank name.

Account *

Financial Institution (FI)

Beneficiary FI

Name *

1016 Civic Center Dr Nw Rochester MN, 55901

Wire ABA Number **291270050**

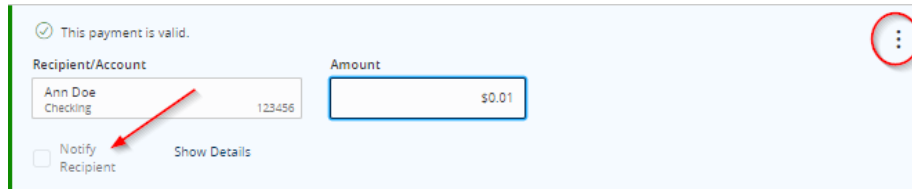
ACH ABA Number 291270050

d. Once the account information is entered, choose one of the following:

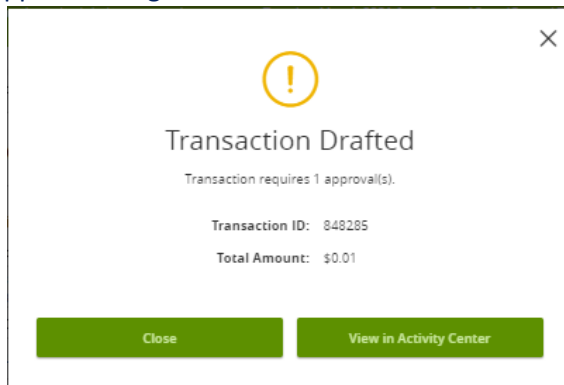
- i. Use Without Save – allows recipient to be used for the one transaction but will not be saved for future use
- ii. Save Recipient – allows recipient to be saved for future use

7. Once the recipient is selected enter the amount

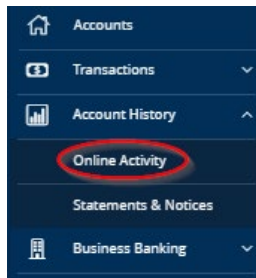
- a. To expand the Recipient Information click on “OPTIONAL WIRE INFORMATION” this will allow you to enter a message to Beneficiary, Purpose of wire and Description if needed.
- b. To Notify the Recipient of the wire you will select the three dots icon and choose expand row. This will give you access to the “Notify Recipient” box



- 8. All wires require dual control for approval before they may be processed. Depending on how your business is set up in Online Banking you will do this in one of two ways. *If you are unsure which option to use please contact the bank.*
- 9. First Option
 - a. Select “Draft”
 - b. A box will appear stating Transaction Drafted. This will be used as the first approval.



- c. The second approver will need to login to online banking and navigate to Account History > Online Activity.



- d. Locate the correct transaction and click on the three dots icon then select Approve

Online Activity

Single Transactions Recurring Transactions Deposited Checks

Search transactions

Created date	Status	Transaction Type	Account	Amount	Actions
5/4/2021	Drafted	Domestic Wire - Tracking ID: 848285	HOME FREE CHECKING XXXX	\$0	⋮
5/4/2021	Drafted	Domestic Wire - Tracking ID: 848117	HOME FREE CHECKING XXXX		
5/4/2021	Authorized	Payroll - Tracking ID: 848047	HOME FREE CHECKING XXXX		
5/4/2021	Processed	Funds Transfer - Tracking ID: 848040	HOME FREE CHECKING XXXX		
5/4/2021	Processed	Funds Transfer - Tracking ID: 847974	BUSINESS CHECKING XXXXX		
5/4/2021	Authorized	Payroll - Tracking ID: 847073	HOME FREE CHECKING XXXX		

Toggle Details
Approve
Cancel
Inquire
Copy
Print Details

e. A box will appear to Approve Transaction. Select Confirm.

Approve Transaction

Are you sure you want to approve this transaction?

No Confirm

f. You will then be required to have a secure access code delivered. Choose the method you would like it delivered

Secure Access Code Required

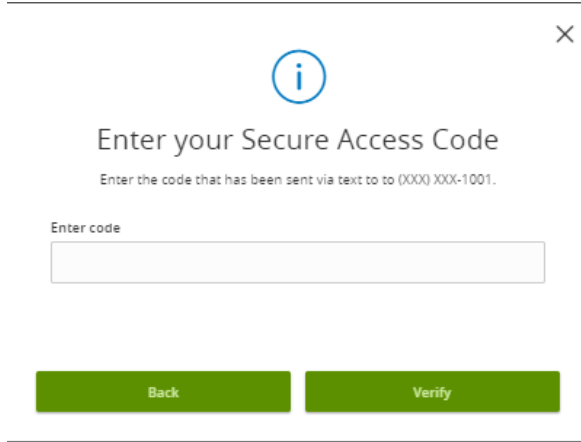
A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:

Call to : (000) XXX-1-0000

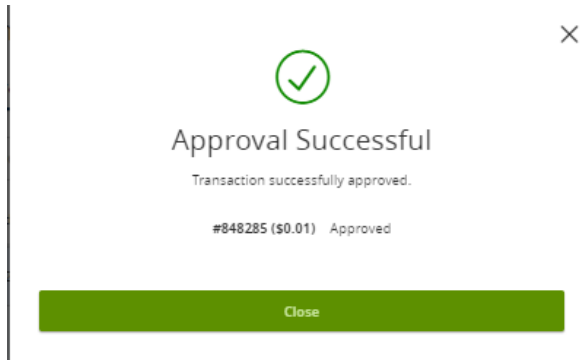
Text to : (000) XXX-1-0001

Cancel

- g. Enter the code and select Verify



- h. An Approval Successful box will appear.



- i. Once the second approval is complete the status of the wire will change to "Authorized" and will then be processed by the bank.

Created date	Status	Transaction Type
5/4/2021	Authorized	Domestic Wire - Tracking ID: 848285

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