

Business Online Banking

Wire Guide





Table of Contents

Add a Wire Payee 3

Initiate a Wire 5

View Wire Activity 7

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Wire Guide



Add a Wire Payee

A wire payee must be added before a wire can be initiated. To add a wire payee, click on the Wires menu option in Online Banking. Then, click Wire Payees and Add Payee.

The screenshot shows the Business Online Banking interface. The top navigation bar includes links for Accounts, Transfers & Pay, Bill Pay, Cards, Zelle®, Credit Score, My Finances, and Wires. The Wires menu is open, showing options for Wire Payees, Initiate Wire, and Wire Activity. The Wire Payees page is displayed, showing a table with columns for Nickname, Payee Name, and Account. The table is empty, and the text 'There are no payees.' is shown. An 'Add Payee' button is located at the bottom left of the page.

Next, complete the Payee Details section.

The screenshot shows the Payee Details form. The form is divided into three main sections: Payee Type, Payee Information, and Address Information. The Payee Type section has a dropdown menu for Domestic. The Payee Information section has fields for Nickname, Payee Name, and Email Address. There is a checkbox for 'Send email when wire status is changed to Processed'. The Address Information section has fields for Account Number, Confirm Account Number, Address Type (Domestic or Foreign), Address Line 1, Address Line 2, City, State, and ZIP Code.

Payee Type: Domestic or International

Nickname: Enter a nickname for your payee.

Payee Name: Enter the payee's name.

Email Address: Enter the payee's email address.

Checkbox: Check the box if you would like the payee to receive an email when the wire status is changed to processed.

Account Number: Enter the payee's account number.

Confirm Account Number: Reenter the payee's account number.

Address Line 1: Enter the payee's applicable address.

City: Enter the payee's city.

State: Enter the payee's state.

Zip Code: Enter the payee's zip code.



Then, complete the Payee Financial Institution section.

Payee Financial Institution

* Institution Number Type

ABA

* Institution Name

* Institution Number

Address Line 1

Address Line 2

City

State

ZIP Code

Beneficiary Reference

Message to Beneficiary

Institution Number Type: Select ABA or BIC. ABA is also known as routing number. BIC is also known as SWIFT code.

Institution Number: Start by entering the payee’s institution routing number or SWIFT code. A list of institutions will appear, select the correct institution. If the institution’s routing number or SWIFT code does not appear in the list, contact your wire payee to ensure the correct routing number or SWIFT code was provided.

Institution Name: The Institution Name field will prefill based on the routing number entered in the Institution Number field.

Beneficiary Reference: This field can be used to enter applicable information regarding this wire.

Message to Beneficiary: These fields can be used for additional information to the recipient of the wire.

Note: Information entered in the Beneficiary Reference and Message to Beneficiary will carry over when initiating a wire. If this information will be different for each wire to this payee, please enter the information on the Initiate Wire screen instead of the Payee Details screen.



If the payee’s financial institution requires an **Intermediary Financial Institution**, click on the checkbox to enter the intermediary information. For **International Wires**, if you do not have an intermediary institution, we partner with Wells Fargo (Institution Number: 121000248).

If there’s more than one Intermediary Financial Institution, click on the checkbox under **Additional Intermediary Financial Institution** to add the additional financial institution’s information.

Intermediary Financial Institution (optional)

☐ This payee requires intermediary financial institution details

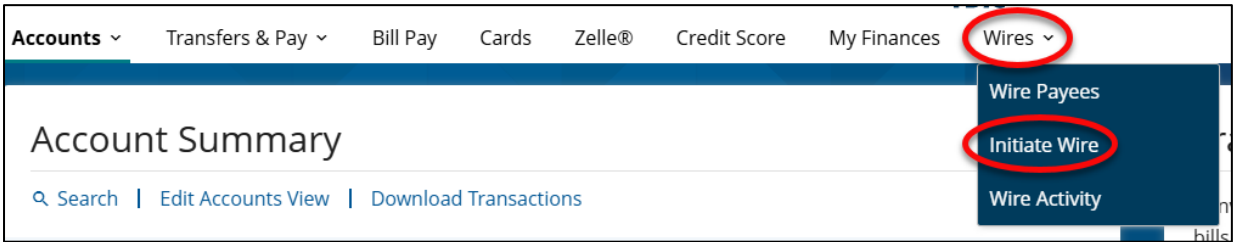
Additional Intermediary Financial Institution (optional)

☐ This payee requires additional intermediary financial institution details

Click **Save** to save Payee’s Details.

Initiate a Wire

To submit a wire, click on the Wires menu option in Online Banking. Then, click Initiate Wire. Please note, a wire payee must be added before a wire can be initiated.



Next, complete the required information in the Initiate Wire section.



Initiate Wire

* Payee

Notify Payee

Yes

* Funding Account

* Amount

* Scheduling Option

— Select an Option —

Beneficiary Reference

Message to Beneficiary

Cancel

Submit

Payee: Select a Payee from the Payee dropdown box.

Funding Account: Select that applicable account to debit the wired funds.

Amount: Enter the amount of the wire.

Currency – This field will display when sending international wires, select the applicable currency.

Scheduling Option: Select the applicable option (One-Time or Recurring).

Beneficiary Reference: This field can be used to enter applicable information regarding this wire.

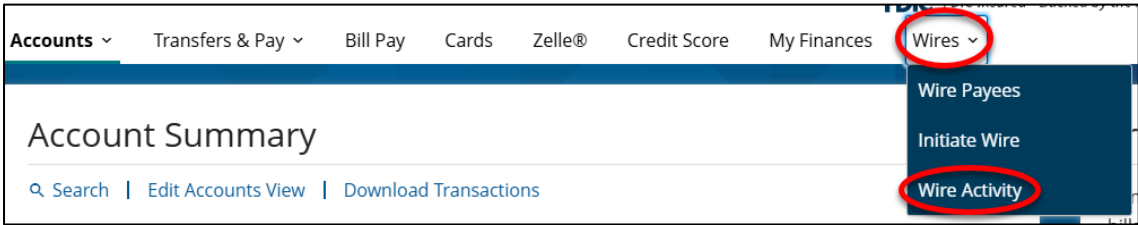
Message to Beneficiary: The field can be used for additional information to the receipt of the wire.

Click **Submit**.



View Wire Activity

To view wire activity, click on the Wire menu item, click Wire Activity.



Wires Pending Approval

☐

Ref #

Payee ↑

Notify Payee

Amount

Currency

Amount in \$

Status

Wire Date

Initiated By

Comment

There are no wire transfers to display.

Reject

Approve

Scheduled Wires

Ref #

Payee

Notify Payee

Schedule

Amount

Next Wire Date ↑

There are no wire transfers to display.

Wires In Process

☐ Show Search Options

Ref #

Payee

Notify Payee

Funding Account

Amount

Currency

Amount in \$

Status

Wire Date ↓

There are no wire transfers to display.

Export

Wire History

☐ Show Search Options

Ref #

Payee

Funding Account

Amount

Status

Wire Date ↓

Fed Details

There are no wire transfers to display.

Export

Wires Pending Approval – if your business is set up with dual control, wires that are needing further approval will be housed in this section.

Scheduled Wires: This section will show any future dated wires that are scheduled to be sent.

Wires in Process: This section will show a list of wires that are in the process of being sent to the wire system.

Wire History: This section will show any wires that have been processed through online banking and in the wire system.

- If Fed Details are blank, then the wire has not been processed to the Fed.
- If Fed Details are not blank, the wire has been accepted by the Fed.