Business Online Banking

Wire Guide

Fidelity Bank
Right By You®

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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.

Next, complete the Payee Details section.

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 Instutiton 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)

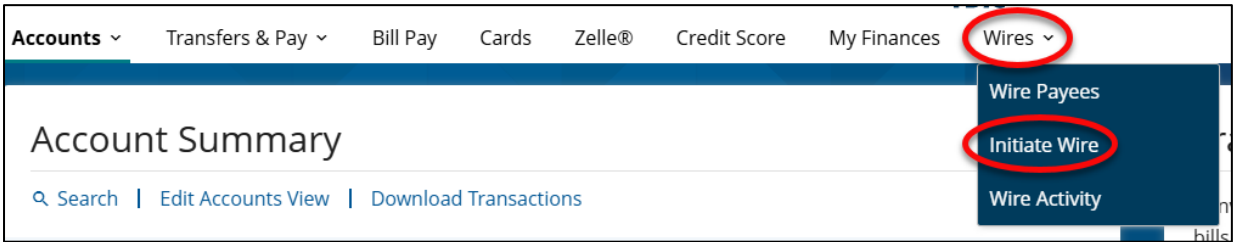☐ This payee requires intermediary financial
  institution details

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.

Accounts ⌄	Transfers & Pay ⌄	Bill Pay	Cards	Zelle®	Credit Score	My Finances	Wires ⌄

Account Summary

🔍 Search | Edit Accounts View | Download Transactions

Wire Payees
Initiate Wire
Wire Activity

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).

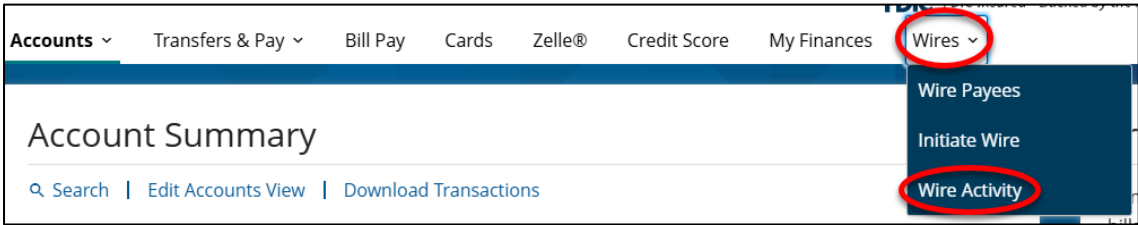**Beneficiary Reference**: This field can be used to enter applicable information regarding this wire.

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

Click **Submit.**

View Wire Activity

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

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.