Business eBanking
Wires
Quick Start Guide

Covered in this guide:
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- ♦ One Time Wire Transfer
- ♦ Creating a Wire Transfer Template
- ♦ Template Based Wire Transfer
- ♦ Transmit

Overview

Wire is used to electronically wire money (domestic, USD international, and foreign currency) between accounts with or without templates.

One-time wire transfers are performed on an as-needed basis. Template-based wires are based upon a pre-scheduled template and intended for repetitive use.

One Time Wire Transfer

The *One Time Wire Transfer - Request* page is used to enter a one-time electronic wire transfer request. Upon submission, any ABA numbers you entered are validated to ensure that at least one is for a Fedwire participant (Recipient or Intermediary).

You can access the *One Time Wire Transfer - Request* page by clicking on the **One time wire transfer entry** link on the **Transfers and Payments Section** page. (1.1) Note: You can transfer any amount up to your approved limit.

1. Click the **Transfers and Payments** tab
2. Click the **One time wire transfer entry** link under Wire
3. **DEBIT INFORMATION -** Type the Template name (up to 50 characters) if you want to save this wire transfer as a template for a future use.
4. Select Wire type
5. Select the debit Account that funds will be drawn from.
6. Type the Send on date (effective date) or click the calendar icon and select a date.
7. Type the Amount you want to transfer.
8. Select the Currency type.
9. Click Continue, the *One Time Wire Transfer - Request* page is re-displayed with additional information requested.
10. **RECIPIENT INFORMATION - Select the Bank ID type** from drop-down arrow. (1.2)
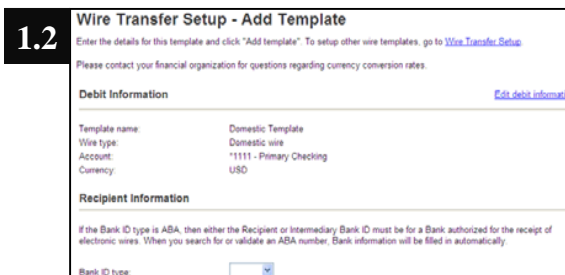
11. Type in ABA # > select ABA validate. (Skip if CHIPS/SWIFT)
    Note: If the ABA number is validated as a financial organization authorized for electronic wires, then the bank name and address fields will pre-fill.
12. Type the Recipient account number. If appropriate, enter the IBAN.
13. Type the Bank name, Bank address, (if not prefilled), Recipient name, and Recipient address.
14. **WIRE INITIATOR INFORMATON -** For your reference only. Does not go out with your wire.
15. Click Continue, review wire, click **Transmit or Approve.**
16. The *One Time Wire Transfer Setup - Confirmation* page is displayed.

Creating a Wire Transfer Template

The *Wire Transfer Setup - Add Template* page is used to create wire templates for repetitive use. Once created, a template is available for all users entitled to the funding account and wire capabilities.

You can access the *Wire Transfer Setup - Add Template* page by clicking the **Wire transfer setup** link on the Transfers and Payments Section Overview page.
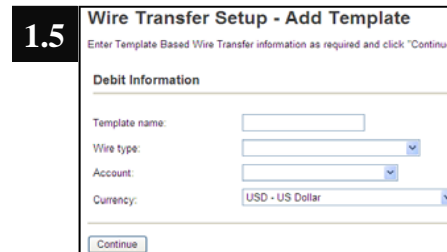
1. Click the **Transfers and Payments** tab. (1.3)
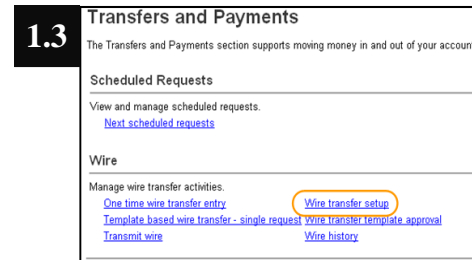
2. Click the **Wire Transfer Setup** link under **Wire.** The *Wire Transfer Setup page is displayed.* (1.4)
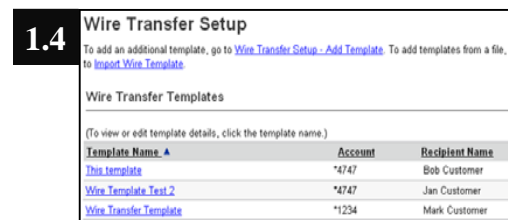
3. Click the **Wire Transfer Setup - Add Template** link. (1.5)

4. **DEBIT INFORMATION -** Enter the **Template name** (up to 50 characters).
5. Click the **Wire type** drop-down arrow and select the desired wire type.

6. Click the **Account** drop-down arrow > select the debit account.
7. Click the **Currency** drop-down arrow > select a currency, click **Continue.**
8. **RECIPIENT INFORMATION - Select the Bank ID type** from drop-down arrow. (1.6)

1.6 Wire Transfer Setup - Add Template

9. Type in ABA # > select ABA validate. (Skip if CHIPS/SWIFT)
Note: If the ABA number is validated as a financial organization authorized for electronic wires, then the bank name and address fields will pre-fill.
10. Type the Recipient account number. If appropriate, enter the IBAN.
11. Type the Bank name, Bank address, (if not prefilled), Recipient name, and Recipient address.
12. **WIRE INITIATOR INFORMATON -** For your reference only. Does not go out with your wire.
13. Click Add template. (The Wire Transfer Setup - Confirmation page is displayed.

Template Based Wire Transfer
Use **Template Based Wire Transfer** to enter specific information for a single or multiple wire transfer requests using predefined templates.
1. Click **Transfers and Payments > Wire > Template Based Wire Transfer - Single Request** (1.7)

1.7 Template Based Wire Transfer - Single Request

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2. Select the **Template name** from drop-down arrow list.
3. Enter the **Amount** you want to transfer. Any amount up to the approved limit can be transferred. You can use commas and decimals when typing the amount of your transfer. If you use decimals, you must enter two digits to the right of the decimal. If you do not use decimals, the system defaults to whole dollars.
4. Select a transfer frequency (one-time only or a recurring transfer request frequency).
5. Select effective date.
6. If required, enter the **Security code >** click **continue**.
7. The Template Based Wire Transfer - Request Verification page is displayed (1.8)

1.8 Template Based Wire Transfer - Request Verification

8. Perform one of the following actions:

♦ Click the **Submit for approval** link to submit the request into the approve/transmit queue.. Your approval is not applied to the request in this instance.
♦ Click **Approve** to approve and schedule the request.
♦ Click **Transmit**

Transmit

Use **Transmit Wire** to transmit or delete a wire transfer request. The page displays only those accounts for which the user has transmit privileges.

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1. To access the *Wire Transfer Transmit - Selection* page, click the **Transfers and Payments** tab. (1.9)

1.9 Wire

2. Click the **Transmit wire** link under wire. The *Wire Transfer Transmit - Selection page is displayed.* (1.10)

1.10 Wire Transfer Transmit - Selection

3. Select the wire transfer request(s) by placing a check mark in the box.
4. If required, enter the **Security code >** click Continue. The *Wire Transfer Transmit - Verification* page is displayed. (1.11)

1.11 Wire Transfer Transmit - Verification

5. Click **Approve/Transmit**