Online Business Banking
Money Transfer (Wires)

Freeform Wires

1. From the drop-down menu, select Money Transfer-Wires then Wire Input.

2. Select the funding account from the Available Accounts box. Note: Only the accounts that have been permitted to the user for Money Transfer and have a wire limit amount greater than $0 will appear in the list.

3. Select the Wire Type: Domestic or International (for International Wires, see International Wire section). Click the Continue button.

4. Enter the required beneficiary and bank routing information. Click the Search button to locate bank routing information then click the Submit button.
5. Enter the amount of the wire and the date the wire should be sent. “Amount” should be the option selected in the drop-down option.
6. Enter any Originator to Beneficiary Information that needs to be sent with the Wire instructions.
7. Click the Submit button.

If approval is required, see the Approving a Wire Template section.

Creating a Wire Template

1. From the drop-down menu, select Money Transfer-Wires then Wire Templates.

2. Create a Code and Name for the template and click the Add button.
3. Select the funding account for the template. **Note:** Only the accounts that have been permitted to the user for Money Transfer and have a wire limit amount greater than $0 will appear in the list.

**Select a Debit Account**

Tip: If the Available Accounts area says: “No accounts were found for your search!” and the user does have accounts permitted to them for Wire Transfers, the administrator must click the Limits link for that user on the User Administration screen to set a limit for the user to be able to see those permitted accounts here.

4. Click the **Continue** button.

5. Select the Wire Type: Domestic or International. Click the **Continue** button.
6. Enter the required information to complete the template (specifically, providing beneficiary information and choosing to save the template for “all users” or “this user only”). Click the **Search** button to locate bank routing information then click **Submit**.

7. If approval is required, see the Approving a Wire Template section.

**Approving a Wire Template**

After a user creates or changes templates, the template must be approved before it can be used. Approval is not needed to delete a template.
1. From the drop-down menu, select Money Transfer-Wires then Template Approval.

2. Select the desired money transfer template. Click the Select button.

3. Approve (or delete) template changes entered by another user. Changed fields display with underlines. **Note:** If you delete the template changes, the template reverts back to the original state prior to any changes being made to it.

Creating a Wire Template Group

1. From the drop-down menu select Money Transfer then Templates Group.
2. Create a group name and click Add.

3. Choose to save the template group for “all users” or for “this user only” to indicate whether the template group is for the user’s personal use or if other users in the company can access the template group.

4. Move the appropriate/desired template(s) from the Available Templates box to the Selected Templates box via the arrow buttons between the boxes. Click the Add button.

Notes:
- There is no limit to the number of templates that can be in a group. However, users can only submit a maximum of 150 wires in a multiple entry transfer. Therefore, it is recommended that users do not add more than 150 templates to a template group.
- A template can be placed in more than one group.

Activate a Wire Template

1. From the drop-down menu select Money Transfer-Wires then Wire Input.

2. Select a template from the Available Templates box.
3. Enter the amount of the wire (select “Debit Amount”, instead of “Amount”, if the amount of the wire to be sent is in a different currency and the user does not know how much that amount translates to in their currency) and the date that the wire should be sent. (The Send Date is the date that Online Business Banking sends the wire for processing. The Value Date is the date the money is received or settles in the beneficiary’s account. Click the Submit button.

4. If approval is required, see the Approving Wires section.

**Activate Multiple Wires**

1. From the drop-down menu select Money Transfer-Wires then Multiple Entry.

2. Select one or more templates from the Available Templates box or select a template group from the Available Groups box.
3. If template is chosen from Available Templates, click the **Input Wires** button.
4. Select the templates to be submitted by placing a check mark in the box in front of template.
5. Enter a Send Date and an Amount for each selected template.
6. Click **Submit Selected**.

7. Review the money transfer data. If all entries are correct, click **Approve/Enter**.

8. Confirm the multiple money transfer entries submitted. Click the **Close** button to complete the process.
Approving Wires

1. From the drop-down menu select Money Transfer-Wires then Wire Approval.

2. Click on the red arrow under the Appr, or Del columns to view the details of pending money transfer.

The pending money transfer can be approved or deleted from the details screen.
3. Click on the red arrow under the **Edit** column to make edits to the pending money transfer. **Note:** If an Approver makes edits to a pending money transfer, they will become the initiator and the pending money transfer will need to be approved by another user as the user (that made the edits) will not be able to approve or delete the edited pending money transfer.

4. Place a check mark in either the **Appr** or **Del** column for all of the money transfers to be processed.

5. Click the **Submit Selections** button, or if you want to approve all wires, click **Approve All**.

To activate Freeform Wires (International)

1. From the drop-down menu select Money Transfer-Wires then Wire Input.

2. Select the funding account from the Available Accounts box or the template from Template Selection box. **Note:** Only the accounts that have been permitted to the user for Money Transfer and have a wire limit amount greater than $0 will appear in the list.
3. Select the Wire Type: International. Click the **Continue** button.

4. Enter the required beneficiary and routing information.

<table>
<thead>
<tr>
<th>Sender Information</th>
<th>Beneficiary Information</th>
<th>Routing Information</th>
</tr>
</thead>
</table>
| *Account Number (04)* | *Account Name (05)* | *Beneficiary Bank*
| *Account Currency* | *Beneficiary Address* |
| *Target Bank* | *Target Address* |
| *Originating Party Account Name* | *Originating Party Account Number* |
| *Originating Party Account Number* | *Originating Party Account Address* |
| *Originating Party Address* | *Originating Party Address 2* |
| *Originating Party Address 3* | *Originating Party Address 4* |

- The Full Beneficiary Address is required.
- **Beneficiary Bank** is the foreign bank that will receive the funds.
- Click FreeForm Bank. Enter the name of the bank in the Bank Name field. Enter the Bank address information in the next three address fields. Enter the SWIFT Code in the Routing Number field and Select SWIFT from the Payment Type drop-down box. (If the SWIFT code is not known, you must contact the Beneficiary of the wire.) Click Add.
- **Target Bank** is the Domestic bank that will receive the funds and further transfer the funds to the Foreign Beneficiary Bank. If this is not known, enter 999999992 in the field. Click Continue.

5. Enter the amount of the wire and the date the wire should be sent. “**Amount**” should be the option selected in the drop-down menu.

6. Enter any Originator to Beneficiary information in the 4 fields available.

7. In the Bank to Bank Information fields, enter any additional information that is needed in order to send the wire transfer that was not able to be included in any of the other fields. You will also use these fields to indicate if the wire is to be sent in **Foreign Currency including the currency type and the amount**. To obtain the current rate, please contact Customer Service at 800.894.6900.
8. Click **Submit**.
9. If Approval is required see the Approving Wires section above.