Wire Transfer

USER GUIDE

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About One-time Wires

The one-time wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts on an as-needed basis without templates.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

Transmitted wire transactions include a 16-character sequence number comprised of the following elements:

Element	Description
YY	**Year**. Includes leading zeroes up to two digits.
DDD	**Day of the year**. Includes leading zeroes up to three digits. For example, January 1 would appear as 001 and February 9 would appear as 040.
XXXXXX	**Bank ID**. Includes leading zeroes up to six characters.
99999	**Wire sequence counter**. Sequential order of transactions sent by companies under the **Bank ID**; includes leading zeroes up to five digits.

For wire transactions uploaded to Business Online Banking through a file, a unique sequence number is generated for each transaction in the file. Sequence numbers are visible on the User Activity Report (**Administration > Self Administration > User Activity Report**).

About Template-based Wires

The template-based wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts using pre-defined templates.

A template is a preset format that defines the recipient, first and second intermediary (if applicable), and wire initiator information and is intended for repetitive use.

If your company requires multiple approvals for template setup; template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

Wire Money

1. Click **Money Movement > Wire > Wire Money**.

2. Complete the **Debit Information** section:

Wire Type	**Domestic Wire**, **Foreign Currency International Wire**, or **USD International Wire**. A company user's enabled wire services determine the wire types available.
Template Name (optional)	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Account	The account from which funds are drawn.
Send on Date	The date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
Amount	The dollar amount of the transfer. Commas and decimals can be used when typing the amount of your transfer. If decimals are used, two digits to the right of the decimal are required. If decimals are not used, the system defaults to whole dollars.
Currency	The type of currency. For example, U.S. Dollar. This field defaults to **USD - US Dollars** for domestic and USD international wire requests.
Wire Purpose	If applicable, select a reason for the wire transfer. If the selected Wire Purpose is Other, type the reason for the wire in the **Wire Purpose** text field (up to 35 alphanumeric characters)

3. Click **Continue**.

4. Complete the **Recipient Information** section:

Bank ID Type	**ABA**, **SWIFT**, or **CHIPS**, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the **Bank ID** is **ABA**, then the recipient **Bank ID** must be for a financial institution authorized for the receipt of electronic wires.
Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Recipient Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Additional information for Recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

5. If applicable, click the toggle icon (No) to add wire intermediary information and then complete the **First Intermediary Information** and/or **Second Intermediary Information** section:

Bank ID Type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the Bank ID type is ABA, then the recipient Bank ID must be for a financial institution authorized for the receipt of electronic wires.
Intermediary Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

6. If applicable, complete or change the **Wire Initiator Information** section:

Wire Initiator Name	This field is pre-filled with your company name. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 1	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Wire Initiator Address 2	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 3	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Security Code	The code provided to you by your financial institution for security purposes.

7. Click **Continue**.

8. Verify the wire as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

9. If prompted, complete additional user validation:

   a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**.

   b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/Region**, enter a **Mobile Phone Number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time Security Code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Wire Money via Template

1. Click **Money Movement > Wire > Wire Via Template**.

2. Complete the **Template Based Wire Transfer Information** section:

Template Name	List of pre-defined templates.
Currency	The currency type associated with the account.
Conversion Rate (optional)	The rate used to calculate the converted U.S. Dollar equivalent of the entered foreign currency amount, if applicable.
Contract Number	A contract number representing the rate of exchange quoted to you for a foreign currency wire for today's date, if applicable.
Amount	The dollar amount of the transfer. Commas and decimals can be used when typing the amount of your transfer. If decimals are used, two digits to the right of the decimal are required. If decimals are not used, the system defaults to whole dollars.
	If applicable, click **Calculate Currency** to get the U.S. Dollar equivalent for the currency specified using the current conversion rate.
Additional information for the recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

Frequency	**Today only**	Sends the transaction once on today's date.
	One time	Sends the transaction once on a date in the future.
	Weekly	Sends the transaction on the same day each week.
	Every other week	Sends the transaction on the same day every other week.
	Twice a month - the 15th and last day of the month	Sends the transaction on the 15th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
	Monthly	Sends the transaction on the same date every month.
	Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.

	Every three months	Sends the transaction on the same day every three months.
	Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
	Every six months	Sends the transaction on same day every six months.
	Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
	Yearly	Sends the transaction on the same date every year.
	Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported.
Next Send On	The start date of the recurring wire.	
End on	**Continue indefinitely**	The transaction is sent forever.
	Continue until this date	The transaction is sent until the date you specify.
	Continue for this many occurrences	The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.
Processing options	**Use the next processing date if a scheduled request falls on a non-processing date**	If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.
	Use the previous processing date if a scheduled request falls on a non-processing date	If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

Security Code (optional)	The code provided to you by your financial institution for security purposes.
Wire Purpose	If applicable, select a reason for the wire transfer. If the selected **Wire Purpose** is **Other**, type the reason for the wire in the **Wire Purpose** text field (up to 35 alphanumeric characters).

3. Verify the information as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

4. If prompted, complete additional user validation:

   a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

   b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/Region**, enter a **Mobile Phone Number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the Enter the Security Code dialog appears.

   c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

5. If required, type your token passcode and then click **Continue**.

Verify Wire Page Sample

Wire Money via Multiple Templates

1. Click **Money Movement > Wire > Wire Via Multiple Template**.

2. Complete the following fields for each wire you want to send:

Template Name	List of available templates.
Amount	The amount of money you want to transfer. Commas and decimals can be used when typing the amount of the transfer. If decimals are used, then two digits to the right of the decimal must be entered. If decimals are not used, the system defaults to whole dollars.
Send On Date	The date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
Additional information for recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.
Wire Purpose	If applicable, select a reason for the wire transfer. If the selected Wire Purpose is Other, type the reason for the wire in the **Wire Purpose** text field (up to 35 alphanumeric characters).

   a. If applicable, click the **Add more requests** link to create more wire transfers.

3. Click **Continue**.

4. If applicable, type the code provided to you by your financial institution for security purposes in the **Security code** field.

5. Click **Continue**.

6. Verify the wires as needed and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

7. If prompted, complete additional user validation:

   a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**

Verify Wires Page Sample

Verify Wire Approval							
New selection							
Account	Template	Recipient	Amount	Currency	Effective Date	Entered By	Approval Status
Bus chkg***456 - *6456	'ABCD Domestic'	swerw	799.99	USD	03/16/2020	ADMIN	0 of 1
checking 625625 - *5625	Domestic Template	ann arbor	699.99	USD	03/16/2020	ADMIN	0 of 1
		Total : 2 items for	1499.98	USD			

Transmit   Cancel

Wire Templates

Create a Template - Wire

1. Click **Money Movement > Wire > Manage Templates**.

2. Click the **Add a template** link.

3. Complete the **Debit Information** section:

Template Name	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Wire Type	**Domestic Wire**, **Foreign Currency International Wire**, or **USD International Wire**. A company user's enabled wire services determine the wire types available.
Account	The account from which funds are drawn.
Currency	The type of currency. For example, U.S. Dollar. This field defaults to **USD - US Dollars** for domestic transfer requests.

| **Wire Purpose (optional)** | If applicable, select a reason for the wire transfer. If the selected **Wire Purpose** is **Other**, type the reason for the wire in the **Wire Purpose** text field (up to 35 alphanumeric characters). |

4. Click **Continue**.

5. Complete the **Recipient Information** section:

Bank ID Type	**ABA**, **SWIFT**, or **CHIPS**, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the Bank ID type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Recipient Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Recipient Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Additional Information for Recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

6. If applicable, click the toggle icon (⬤ No) to add wire intermediary information and then complete the **First Intermediary Information** and/or **Second Intermediary Information** section:

Bank ID Type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the Bank ID type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
Intermediary Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis,

plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

7. If applicable, complete or change the **Wire Initiator Information** section:

Wire Initiator Name	This field is pre-filled with your company name. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 1	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 2	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 3	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Security Code	The code provided to you by your financial institution for security purposes.

8. Click **Add Template**.

Wire Template Confirmation Page Sample

Wire

Wire Money   Wire Via Template   Wire Via Multiple Templates   **Manage Wire Ten** >

Wire Template Confirmation

✓ **The following wire transfer template has been added successfully.**

Enter a wire using this template | Enter multiple wires at the same time | Add another template

Debit Information

Template Name:	Domestic Template 0316
Wire Type:	Domestic wire
Account:	chkg - *5678 - Checking
Currency:	USD

Recipient Information

Wire Initiator Information

Wire Initiator Name:	Sample Wire Company
Wire Initiator Address 1:	5000 data dr
Wire Initiator Address 2:	ann arbor, mi 48108

Copy a Template - Wire

1. Click **Money Movement** > **Wire** > **Manage Templates**.

2. Click the link in the **Template Name** column for the template you want to copy.

3. Click the copy icon (⬚) beside the **Debit Information** heading.

4. Type a new **Template Name** (up to 50 characters).

5. Change the following sections as needed: **Debit Information**, **Recipient Information**, **First Intermediary Information (optional)**, **Second Intermediary Information (optional)**, and **Wire Initiator Information (optional)**.

6. Click **Add Template**.

Edit a Template - Wire

1. Click **Money Movement** > **Wire** > **Manage Templates**.

2. Click the link in the **Template Name** column for the template you want to edit.

3. Click the edit icon (✎) beside the **Debit Information** heading.

4. Change the options in the following sections as needed: **Debit Information**, **Recipient Information**, **First Intermediary Information (optional)**, **Second Intermediary Information (optional)**, and **Wire Initiator Information (optional)**

5. Click **Save Changes**.

Delete a Template - Wire

1. Click **Money Movement** > **Wire** > **Manage Templates**.

2. Click the delete icon (⊗) beside the template you want to delete.

3. Verify the template as needed and then click **Delete**.

Approve Template Requests - Wire

1. Click **Approvals** > **Templates**.

2. Scroll to the **Wire Templates** section.

3. Select the templates to approve and then click **Approve Selected**.

   The template changes become effective once the required number of approvals is received.

Approvals

Transfers   Transactions   Templates   Scheduled Requests   Files   Users

Approvals - Templates

Wire Templates

All approvals must be received before template requests will be effective.

☐	Template ↑	Account	Recipient	Status	Approval Action Pending
☐	Shalom1	*3123	Esther User	1 of 2 Received	Change - pending approval

Approve Selected

Cancel Template Requests - Wire

1. Click **Approvals > Templates**.

2. Scroll to the **Wire Templates** section.

3. Click the link in the **Template** column for the template request you want to cancel.

4. Click the delete icon (ⓧ) beside the **Debit Information** heading.

5. Verify the template as needed and then click **Cancel request**.

Approve Current-day Wires

Approve wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals > Transactions**.

2. Scroll to the **Wire Payments** section.

3. Select the wires to approve.

4. If applicable, type the code provided to you by your financial institution for security purposes into the **Security code** field.

5. Click **Continue**.

6. Verify the wires and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

The number of approvals required and approval settings for the service determine the options available to you.

7. If prompted, complete additional user validation:

    a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

    b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

Verify Wire Approval Page Sample

Approvals - Transactions								
Wire Payments								
1 - 1 total wire transfers: 3							View My approvals	
	Account	Template	Recipient	Amount	Currency	Effective Date	Entered By	Approval Status
☐	Bus chkg***456 - *6456		John Customer	78.99	USD	03/16/2020	ADMIN	0 of 1
Additional information for recipient : Sample text								
			Total : 1 items for	78.99	USD			
Security Code (optional)								
Approve Selected								

Edit Current-day Wires

An wire that has a current-day transmit date or a scheduled wire that was not approved prior to the transmit date can be edited. Editing a wire removes any approvals it received previously and the wire must be re-approved.

1. Click **Approvals > Transactions**.

2. Scroll to the **Wire Payments** section.

3. Click the link in the **Account** column for the wire you want to edit.

4. Click the edit icon (⬚) beside the **Debit Information** heading.

5. Click **Edit wire**.

6. Edit the wire as needed and then click **Continue**.

7. If applicable, type the code provided to you by your financial institution for security purposes into the **Security Code** field.

8. Click **Continue**.

9. Verify the wire and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

   The number of approvals required and approval settings for the service determine the options available to you.

10. If prompted, complete additional user validation:

    a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

    b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

11. If required, type your token passcode and then click **Continue**.

Approvals Transactions (Wire Payments) Page Sample

Approvals - Transactions

Wire Payments

🔍 1 - 1 total wire transfers: 3

View
My approvals ▾

	Account	Template	Recipient	Amount	Currency	Effective Date	Entered By	Approval Status
☐	Bus chkg***456 - *6456		John Customer	78.99	USD	03/16/2020	ADMIN	0 of 1

Additional information for recipient : Sample text

		Total : 1 items for	78.99	USD	

Security Code (optional)

Approve Selected

Delete Current-day Wires

Delete wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date

1. Click **Approvals > Transactions**.

2. Scroll to the **Wire Payments** section.

3. Click the link in the **Account** column for the wire you want to delete.

4. Click the delete icon (⊗) beside the **Debit Information** heading.

5. Verify the wire as needed and then click **Delete**.

Saved and Returned Wires

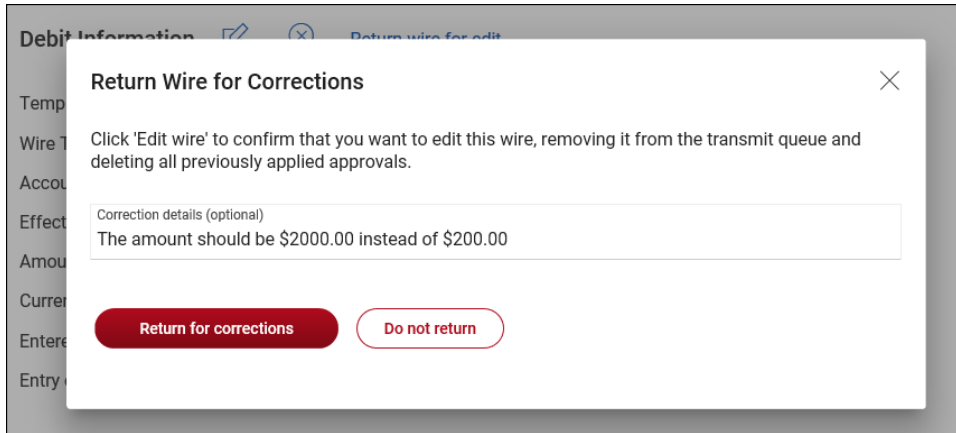## Return a Wire for Corrections

Wires that are pending approval can be returned to another company user for editing.

1. Click **Approvals > Transactions**.

2. Scroll to the **Wire Payments** section

3. Click the link in the **Account** column for the wire you want to return.

4. Click the **Return wire for edit** link.

5. **Optional:** Type the reason why the wire is being returned for correction into the **Correction details** field.

    These details are included in the Wire Transfer Returned for Corrections alert for company users who subscribed to this alert.
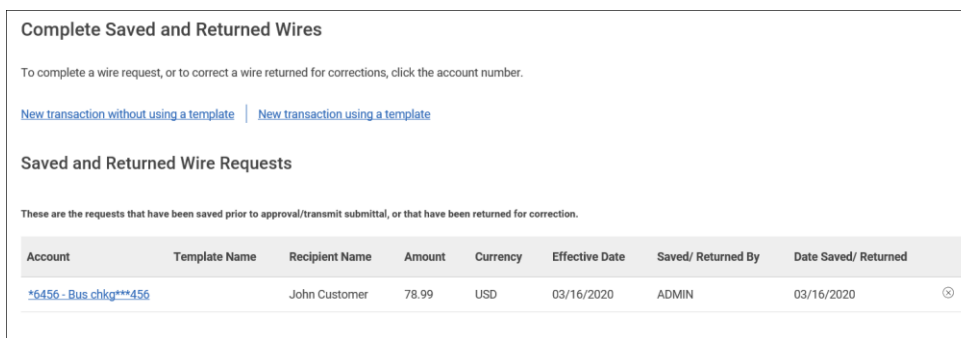
6. Click **Return for corrections**.

Complete a Saved or Returned One-time Wire

1. Click one of the following:

   - **Money Movement > Wire > Wire Money**.

   - **Money Movement > Wire > Wire Via Template**.

2. Click the **View saved or returned wires requiring corrections** link.

3. Click the link in the **Account** column for the wire you want to complete.

4. Complete the wire as described in the Wire Money task.

Complete Saved and Returned Wires Page Sample

Delete a Saved or Returned One-time Wire

1. Click one of the following:

   - **Money Movement > Wire > Wire Money**.

   - **Money Movement > Wire > Wire Via Template**.

2. Click the **View saved or returned wires requiring corrections** link.

3. Click the (⊗) icon.

4. Verify the wire as needed and then click **Delete request**.

Search Completed Wires

1. Click **Money Movement > Wire > History**.

2. Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**.
View	Filter the **Account** list by selecting one of the following types: **All accounts**, **Checking accounts**, **Savings accounts**, or **Recently used**.
Account	List of entitled accounts.
Date Range	**Specific Date** or **Date Range**.
Status	**ALL**, **TRANSMITTED**, **PROCESSED**, **CONFIRMED**, **REJECTED**, or **IN PROCESS** (the transaction is pending validation from your financial institution).
Wire Type	**Domestic Wire**, **Foreign Currency International Wire**, **USD International Wire**, and/or **Wires Uploaded via File**.

3. Click **Generate report**.

Completed Wires Page Sample

SCHEDULED REQUESTS

About Request Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

User Roles and Entitlements Required for Managing Scheduled Requests

Task	Required Role	Required Account Entitlement
Schedule a request	N/A	**Entitled Account** (for the account used in the scheduled request)
Approve a schedule or a scheduled request	Approval	**Allow Transmit** (for the account used in the scheduled request)
View a scheduled request	N/A	**Entitled Account** (for the account used in the scheduled request)

Note: *For the above table it is assumed the company user has the appropriate service enabled.*

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all requests governed by it. Any approvals previously applied to all requests governed by the schedule are removed and the requests must be re-approved. Changes cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all requests associated with it are also deleted.

Approvals for Schedules and Scheduled Requests

Each request governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Requests can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled request, including requests scheduled by other company users. Once a scheduled request has received all required approvals it is transmitted on the specified send on date.

If a request or schedule is modified, any approvals previously applied are removed and the request or schedule must be re-approved.

Edit a Scheduled Request

A scheduled request can be edited by the company user who created it. When changes are made to a scheduled request, any previous approvals it received are removed and the request must be re-approved. Remaining requests governed by the schedule are not affected.

1. Click one of the following:

   - **Money Movement > Scheduled Requests**

   - **Approvals > Scheduled Requests**

2. Click the more actions icon (●●●) beside the request you want to edit (if applicable) and then click **Edit request**.

3. Edit the request as needed and then click **Continue**.

4. Verify the request as needed and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

5. If applicable, complete additional user validation:

   a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

   b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

6. If required, type your token passcode and then click **Continue**.

Delete a Scheduled Request

A scheduled request can be deleted by the company user who created it. When a scheduled request is deleted, remaining requests governed by the schedule are not affected.

1. Click one of the following:

   - **Money Movement > Scheduled Requests**.

   - **Approvals > Scheduled Requests**.

2. Click the more actions icon (● ● ●) beside the request you want to delete (if applicable) and then click **Edit request**or **View request** (if applicable).

3. Click the delete (⊗) icon.

4. Verify the transaction as needed and then click **Delete**.

Approve a Scheduled Request

1. Click one of the following:

   - **Money Movement > Scheduled Requests**.

   - **Approvals > Scheduled Requests**.

2. Click the link in the **Approval Status** column for the transaction you want to approve.

3. Click **Approve**.

4. If applicable, complete additional user validation:

   a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

   b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

5. If required, type your token passcode and then click **Continue**.

Edit a Schedule

A schedule can be edited by the company user who created it. When a schedule is edited, the changes are applied to all requests governed by it. Any approvals previously applied to all requests governed by the schedule are removed and the requests must be re-approved.

1. Click one of the following:

   - **Money Movement > Scheduled Requests**.

   - **Approvals > Scheduled Requests**.

2. Click the more actions icon (●●●) beside a request associated with the schedule you want to edit and then click **Edit schedule**.

3. Edit the schedule as needed and then click **Continue**.

4. Click one of the following options:

Approve	Applies your approval to all requests governed by the schedule.
Submit schedule	Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

Approve a Schedule

Approving a schedule applies your approval to all requests governed by the schedule.

1. Click one of the following:

   - **Money Movement > Scheduled Requests**.

   - **Approvals > Scheduled Requests**.

2. Click the more actions icon (●●●) beside a request associated with the schedule you want to approve and then click **Edit schedule**.

3. Click **Continue**.

4. Verify the schedule as needed and then click **Approve**.

Delete a Schedule

A schedule can only be deleted by the company user who created it.

1. Click one of the following:

   - **Money Movement > Scheduled Requests**.

- **Approvals > Scheduled Requests**.

2. Click the more actions icon (●●●) beside a request associated with the schedule you want to delete and then click **Edit schedule**.

3. Click the **Delete schedule** link.

4. Verify the schedule as needed and then click **Delete**.