Business Digital Banking WIRE



For questions, contact First Bank & Trust toll-free at 844.836.9722 or email cash.management@bankeasy.com.



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Wires				
Active	History	Templates	w,	Create wire

A wire transfer is a method of electronically transferring funds from one bank account to another. It involves the use of a network of banks or transfer service providers to facilitate the transaction. Wire transfers are commonly used for both domestic and international payments, providing a fast and secure way to send money.

Overview

From the Payments menu, select Wire.

- A. Select Active or History to view your current and past wire transfer information.
- B. Templates allow the use of saved wire detail information.
- C. Select **Create Wire** to generate a one-time wire or save a wire template for future use.
- D. Use the Account drop-down menu to select the account sending the funds from.
- E. Wire Details will display with the status of the wire transfer process or details of the recipient.

	Wires B		\bigcirc					
	Active History Templates	W,	Create	wire				
(Account Checking 9567 x9567	May	2025				($\langle \rangle$
	WIRE DETAILS AMOUNT	SUN	MON	TUE	WED	THUR	FRI	SAT
E	BDB Wire \$0.25 Active to FIRST BK AND TR (x9567)					1	2	3
		4	5	6	7	8	9	10
		11	12	13	14	15	16	17
		18	19	20	21	22	23	24
		25	26	27	28	29	30	31

Creating a Wire

- 1. Click Create wire button.
- 2. Enter a Wire name.
- 3. Select **Account number** in which the funds will be debited.
 - The account balance will display for the funds allowed to generate a wire.
- 4. Select Add recipient (individual person or business) to receive the wire transfer.

<	Create wire	
Wire name	[Wire name
From		Select account >
То		Add recipient >
Amount	S	0.00
Notes		Add notes >

- 5. Enter Recipient account information (individual person or business to receive funds).
 - Recipient Name
 - Account Number
 - Address, City, State, Zip

<	Recipient
Recipient acco	unt
Recipient nar	ne
Account num	iber
Address line	1
Address line	2
City	State

- 6. Enter or search the receiving financial institution information.
 - Receiving Bank routing number
 - Receiving Bank name
 - Receiving Bank city, state

Receiving financial institution	Q Find institution
Routing/ABA number	
Institution name	
City	State

- 7. Select Save.
- 8. Enter Amount of the funds to be transferred.

OPTIONAL Features:

- Add notes Allows for the input of remarks that will be sent with the funds transfer.
- Save as template Allows for the saving of the wire information for future use.

<	Create wire	e	
Wire name		Test	
			5/30
From		Checking 956	7 x9567 \$9.84
То		Testor Wire 123 AMERICAN	456789 BK N.A
Amount		\$	1.00
Notes		Ad	d notes 🦻
Save as template (Ð		
	Create wire		

- 9. Click the **Create Wire** button.
- 10. A pop-up screen will display that the wire information has been created.
- 11. Review the wire information, then select **Done**.

Important: Future steps are necessary to complete the wire transfer.

Wire created					
Test \$1.00	te				
From	Checking 9567 x9567				
То	Testor Wire				
(i) Yo m de	our wire has been created but ust still be initiated in the wire etails to send it.				
	Done				

Review and Initiate a Wire

- 1. Select Active (one-time wire information) or Templates (saved wire information).
- 2. Select the necessary Account.
- 3. Click the active wire or template wire to be initiated.
- 4. Review the wire information to be sent.
 - Select Edit to update the amount or wire recipient information.
- 5. Click **Review and Initiate** button.

Wires				
Active History Templates	1		Wire details	ti ×
- Account Checking 9567 x9567	,	To save a copy of	this template click print.	Print
Test 19 AMERICAN BK N.A. (16789)	\$1.00	Test (Ready) \$1.00		Edit >
		2 Template		
		From	Checking 9567	
		Recipient details		
		Recipient name	Testor Wire	
		Account number	123456789	
		Address	101 N Main Street Anytown , FL 11116	
		Receiving institution	1	
		Institution name	AMERICAN BK N.A	
		Routing number	114903284	
		Address	CORPUS CHRISTI, TX	
			Review and initiate	

6. Complete a second review (Show details will display recipient details).



- 7. Select Initiate.
- 8. Enter the security requirements, then click Confirm.
- 9. A pop-up screen will display that the wire was initiated.
- 10. Select Done.

\odot				
Wi	re initiated			
Test \$1.00				
From	Checking 9567 (x9567)			
то	Testor Wire			
Confirmation #	000000000			
[Done			

11. The initiated wire will display with the processing status.

Dual Control Initiate

Wire Dual Control is a process that requires two individual users to complete an online wire transfer. It allows one user to create or modify a wire transfer, after which a second user must approve and submit the wire for processing by the bank.

- 1. The first online user will create an original wire transfer or edit an existing wire template.
- 2. From the Active or Saved Template, select the necessary wire details.
- 3. Select the **Review and Initiate** button.

Wires				
Active History Templates			Wire details	ŵ
Account Checking 9567 x9567	,	o save a copy of	this template click print.	Print
	Tes	t Ready		_
ERICAN BK N.A. (x6789)	\$1.00 \$1	1.00		Edit
	3	Template		
	From	n	Checking 9567	
	Rec	ipient details		
	Reci	ipient name	Testor Wire	
	Aco	ount number	123456789	
	Add	ress	101 N Main Street Anytown , FL 11116	
	Rec	eiving institution	n	
	Inst	itution name	AMERICAN BK N.A	
	Rou	ting number	114903284	
	Add	ress	CORPUS CHRISTI, TX	
			Review and initiate	

4. The wire details will change to an "Approval" status.

Active	History	Templates	
Checking 95	67 x9567		>
WIRE DETAILS			AMOUNT
Test Approval o A	MERICAN BK N.A	(x6789)	\$1.00

- 5. The second online user must log in to the Business Digital Banking session, select the wire details marked with "Approval" status, and complete a second Review and Initiate process.
 - If the second user makes any edits to the wire details, this will be considered an edit, and Dual Control approval will need to be obtained from another online user.

	Wire details	ê ×
To save a copy of	of this template click print.	Print
Test Ready		
\$1.00		Edit >
2 Template		
From	Checking 9567	
Recipient details		
Recipient name	Testor Wire	
Account number	123456789	
Address	101 N Main Street Anytown , FL 11116	
Receiving institution	in .	
Institution name	AMERICAN BK N.A	
Routing number	114903284	
Address	CORPUS CHRISTL TX	
	Review and initiate	

6. The wire details will change to an "Approval" status.

WIRE DETAILS	AMOUNT
Test Initiated o FIRST BK AND TR (x6666)	\$1.00

7. An email confirmation will be sent that a wire has been initiated and sent.

Wire Status

- **Ready** Wire is created and ready to initiate sending funds.
- Approval Displays if the wire requires dual approval to process the transfer.
- Initiated Wire has been sent, and the process for transferring funds begins.
- **Processed** Wired funds have been sent to the recipient.
- Active Wire is set to transmit on a future date.
- **Expired** A recurring wire is past the end date and will no longer process.

Edit a Wire

- 1. Select Active (one-time wire information) or Templates (saved wire information).
- 2. Select the necessary **Account**.
- 3. Select the necessary wire details.
- 4. Edit will allow the update of the Wire name, To (recipient information), Amount, and Notes.

Active History Templates Account Checking 9567 x9567 WIRE DETAILS	AMOUNT	Wire details	ê ×		
Company (Ready) to PATROT BANK (x5789)	\$1.00	\$1.00 From Checking 9567 Recipient details	Edit >	C Edit wire	Company 7/30
				То	Company ABC 123456789 PATRIOT BANK
				Amount	\$ 1.00
				Notes	Add notes >

- 5. Select **Save**. A message will display that the information successfully updated.
- 6. Select the Back Arrow to return to the wire details to proceed with the Review and initiate process.

< Edit wire				
Wire was successfully updated.				
Wire name	Company			
	7/30			

Delete a Wire

- Deleting a wire cannot be undone or recovered.
- A wire in "Approval" status can be deleted.
- A pending wire can be deleted up until the processing date.
- A wire in "Initiated" status cannot be deleted.
- 1. Select Active (one-time wire information) or Templates (saved wire information).
- 2. Select the necessary Account.
- 3. Select the necessary wire details.
- 4. Select the $\stackrel{fi}{=}$ icon and **Delete**.

Active History Templates Account Checking 9567 x9567	>	Wire details	×
WIRE DETAILS Company Ready to PATRIOT BANK (x6789)	AMOUNT \$1.00	Company Ready Edit	
		Recipient details	Your wire TESTING will be deleted and cannot be undone.