

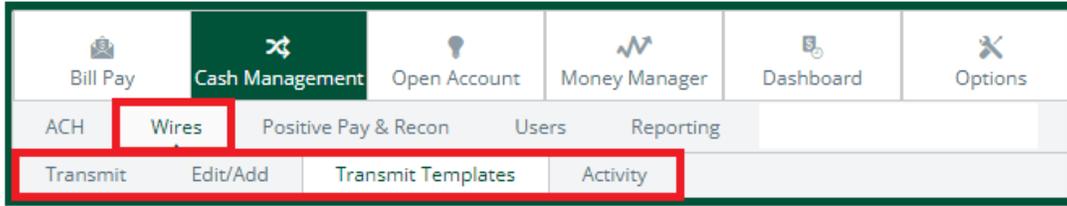
Cash Manager User Guide
WIRE TRANSFER



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



First Bank & Trust – Online Wire Transfer

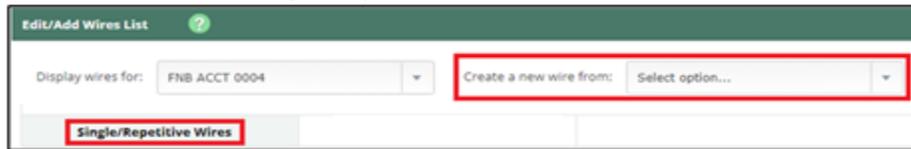


WIRES SUBMENU OPTIONS	DESCRIPTION
Transmit	Send a one-time domestic wire or Dual Control Approval.
Edit/Add	Set up new domestic wire information. Edit an existing domestic or foreign wire template and amount.
Transmit Templates	Send a domestic or foreign wire template (not dual control).
Activity	Display wires that have been submitted and initiated to First Bank & Trust for processing.

Add/Create a New Wire

Domestic Transfer

1. Select the **Edit/Add** submenu, click **Create a new wire from** drop-down, then choose the necessary account the wire will be sent from.
 - ❖ Must be selected under *Single/Repetitive Wires* tab to add a new wire:



2. Complete the fields for the new Domestic Wire transaction (*required fields).

* **General Wire Information** – Enter a wire reference name for identifying the wire transfer.

General Wire Information	
Wire Name	<input type="text"/>

* **Creditor Account Information** – The end company/individual to receive funds

❖ The address data must be a **physical address**; PO Box is not an acceptable address.

Creditor Account Information		
Creditor Account Number	<input type="text"/>	
Creditor Account Name	<input type="text"/>	
Creditor Account Address Information:		
<input type="text"/>	<input type="text"/>	
Building Number (e.g., House Number)	Street Name (e.g., Elm Street)	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Town Name (e.g., City)	Country Sub Division (e.g., State or Province)	Country Code (e.g., US)
<input type="text"/>		
Post Code (e.g., Zip Code)		

Additional Creditor Account Address Fields – Additional fields are available to provide more detailed information according to the wire instructions

Display Additional Creditor Account Address Fields

Post Box
(e.g., Numbered Box, assigned to a Person or Organization)

Department
(e.g., Division of Large Org. or Bldg.)

Sub Department
(e.g., Sub-Division of Large Org. or Bldg.)

Building Name
(e.g., Name of Building)

Room
(e.g., Building Room Number)

District Name
(e.g., Sub-Division within Country Sub-Division)

Floor
(e.g., Floor or Story within Building)

Town Location Name
(e.g., West Side, East Side)

* **Creditor Agent Information** – The bank that holds the account of the company/individual

Creditor Agent Information

Creditor Agent ID

Creditor Agent Name

Creditor Agent Address Information:

Town Name
(e.g., City)

Country Sub Division
(e.g., State or Province)

Country Code
(e.g., US)

Instructed Agent – Based on the wire instructions, when additional bank information is in the chain of the payment process (intermediary bank)

Use an Instructed Agent
If no separate Instructed Agent ID is used, the Creditor Agent ID provided will also be used as the Instructed Agent ID for the wire.

Instructed Agent Information

Instructed Agent ID

Wire Information – Any reference information to be sent with the wire transfer
(ex: Invoice Number)

Wire Information

Remittance Information

Set as Repetitive Wire – To save information as a template for future use

❖ Not selecting this option will set this transfer as a one-time use transfer.

Save as Repetitive Wire?

* **Amount** – US dollar funds only

Amount	\$	<input type="text" value="\$0.00"/>
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End-to-End ID – A reference number/identifier provided with the wire instructions that stays with the entire transaction process (*information based on wire instructions*)

End-to-End ID	<input type="text"/>
If no value is indicated, 'Not provided' will be populated for this field.	

3. Select **Submit** to save the wire transaction information to be transmitted in the next step.

Edit/Add Wires List						
Display wires for:	Bus NOW 0001	Create a new wire from:	Select option...			
Single/Repetitive Wires						
	Wire Name	Sequence	Status	Amount	Creditor Account Number	Creditor Agent Name
<input type="checkbox"/>	Vendor One	f756df36-0746-42c8-90a4-af8e77670586	Ready	\$1.00	123456789	First Citizens
						Edit Delete

Foreign Wire Transfers – US DOLLAR CURRENCY

1. Foreign wire transactions may be completed online **ONLY** for transactions that will be sent in **US dollar currency** and **ONLY AFTER** First Bank & Trust has created the wire transfer template for your use.
 - ❖ Foreign wire template information will be built for online access by First Bank & Trust. It is recommended to contact the bank 2–3 business days prior to the effective date of when the wire is to be sent to allow proper time for the template to be built.
2. The Foreign wire template will display with **FRN** in the wire name.
3. Select the **Edit/Add** submenu, choose the necessary account from which the wire will be sent, and then click the **EDIT** link (to the right of the transaction).
 - ❖ Must be selected under *Single/Repetitive Wires*:

Edit/Add Wires List						
Display wires for:	Bus NOW 0001	Create a new wire from:	Select option...			
Single/Repetitive Wires						
	Wire Name	Sequence	Status	Amount	Creditor Account Number	Creditor Agent Name
<input type="checkbox"/>	FOREIGN EX-FRN	f756df36-0746-42c8-90a4-af8e77670586	Ready	\$1.00	123456789	First Citizens
						Edit Delete

4. **FBT** and **BROOKINGS, SD** will display in the Receiving Bank information. The foreign bank information is stored on the template in a reserve location (accessible by the bank).

Creditor Agent Information		
Creditor Agent ID	<input type="text"/>	<input type="button" value="Search for ABA Number"/>
Creditor Agent Name	<input type="text"/>	
Creditor Agent Address Information:		
<input type="text"/>	<input type="text"/>	<input type="text"/>
Town Name (e.g., City)	Country Sub Division (e.g., State or Province)	Country Code (e.g., US)

5. Update the **Amount** and any desired **Remarks**.
 - ❖ If there are any account or bank information changes to the Foreign Wire Transfer, please contact a bank representative to assist with the updates (as foreign bank information is stored on the template in a reserve location).
6. Select **Submit** to save the wire transaction information to be transmitted in the next step.

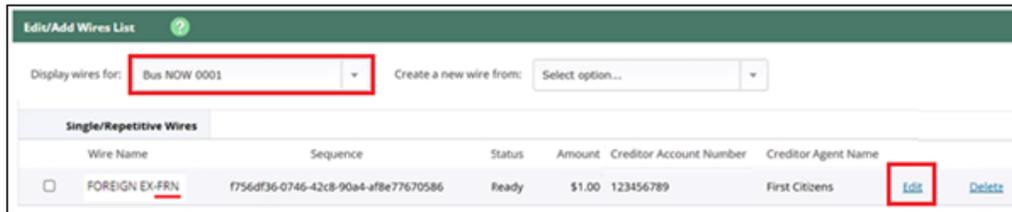
Foreign Wire Transfers – FOREIGN CURRENCY

1. Foreign wire transactions to be sent in **foreign currency** must be requested through a First Bank & Trust location or by a bank officer.
2. Please contact a bank representative to assist with the transaction request.

Edit an Existing Wire Template/Amount

1. Select the **Edit/Add** submenu, click the **Display Wires for** drop-down, and choose the necessary account in which the wire template was built.

Single/Repetitive Wires	One-time wire transfer or transfer templates available to edit and transfer multiple times
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- ❖ Wire template names ending with **FRN** are foreign US dollar wire templates.
2. Select the **Edit** link (right side) to update wire information.
 - ❖ Selecting **Delete** will remove the wire information completely from view and use.
 3. Enter the new **Amount** and any desired **Remarks**. To save the entry, select **Submit**.

Foreign Wire Transfers

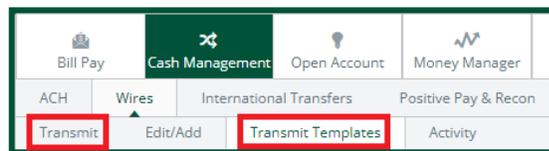
- ❖ Any edits or updates to be made to an existing foreign (FRN) wire template must be changed by First Bank & Trust. Please contact a bank representative for all foreign (US dollar) wire updates.

Transmit a Wire for Bank Processing

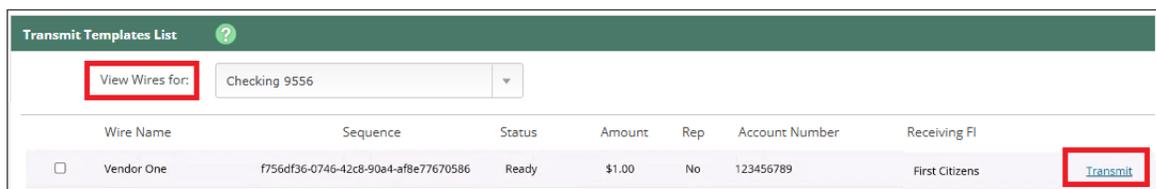
1. Two tab options are available:

Single/Repetitive Wires	One-time wire transfer or transfer templates available to edit and transfer multiple times
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- **Transmit:** One-time wire or wire processed under dual control (requiring approval)
- **Transmit Templates:** Wire information input from the Edit/Add (saved template)



2. Select **Display Wires for/View Wires for** to the account the wire is to be sent from.
3. Click **Transmit** link (to the right of the transaction information). This will display the wire transfer details for review and submission to the bank for processing.



4. Enter your individual **Wire Password** (4-digit PIN) and select **Approve**.

5. Complete the **Challenge Questions** that display, and then select **Submit**.

- ❖ Utilizing Transmit Selected (will not display the full wire transfer details for review), check the box next to the desired wire transfer, click **Transmit Selected**, enter the Effective Date and Wire Password (4-digit PIN), and then click **Transmit**.

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
Vendor One	f756df36-0746-42c8-90a4-af9e77670586	Ready	\$1.00	No	123456789	First Citizens	<input type="checkbox"/> Transmit

Wire Dual Control Processing

Wire dual control is a process that allows one user the ability to create a wire and requires a second user to review, approve, and submit the wire to the bank for processing.

Dual Control Processing	The wire transfer completed by the first online user will display in the Transmit submenu in "Approval" status. Under the Transmit submenu, a second online user is required to review and transmit a second time. This will change the status from "Approval" to "Initiated."
No Dual Control	Only one online user will create and initiate the Wire Transfer request to the bank. Bank staff will complete a callback to verify and process the transfer.

1. The first wire user will create an original transaction or edit an existing wire template and then complete the transmit process, as explained above.
 - ❖ A message will display when the dual control function is activated and requires a second user to review and approve the wire transaction request.

2. The second wire user must log in to the Digital Banking session, select the **Transmit** submenu, locate the wire that displays in "Approval" status, and select the **Transmit** link (to the right of the transaction information). This will display the wire transfer information for review, approval, and submission to the bank for processing.

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
Vendor One	f756df36-0746-42c8-90a4-af9e77670586	Approval	\$1.00	No	123456789	First Citizens	<input type="checkbox"/> Transmit

3. Enter your individual **Wire Password** (4-digit PIN) and select **Approve**.
4. Complete the **Challenge Questions** that display, then select **Submit**.

Special Notes

- ❖ A confirmation number will be displayed in the Information Message at the top of the page after Initiated or Approved (under dual control).
- ❖ Designated email addresses can be set up to receive an email confirmation notice once the wire has been officially sent out from the bank.
- ❖ Wire transfers are considered guaranteed funds and cannot be reversed. It is key to be familiar with the recipient and make sure the banking details are correct. For any new setup or change of wire information, it is highly recommended to verify through a trusted source.
- ❖ Recurring wire transfer can be enabled upon request.
- ❖ Dual control processing is highly recommended for fraud controls.
- ❖ Questions: Contact First Bank & Trust by calling us toll-free at 844.836.9722 or emailing cash.management@bankeasy.com.