Business Digital Banking User Guide
WIRE TRANSFER

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

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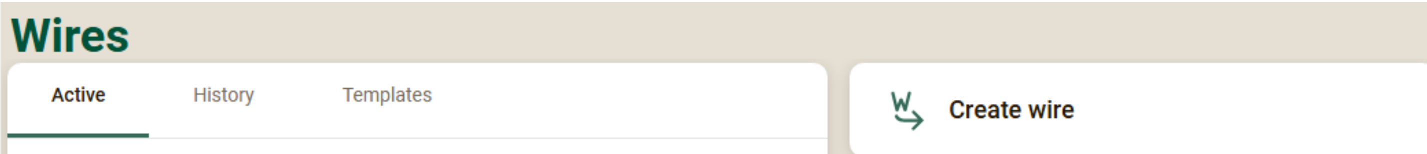
Business Digital Banking – Wire Solution

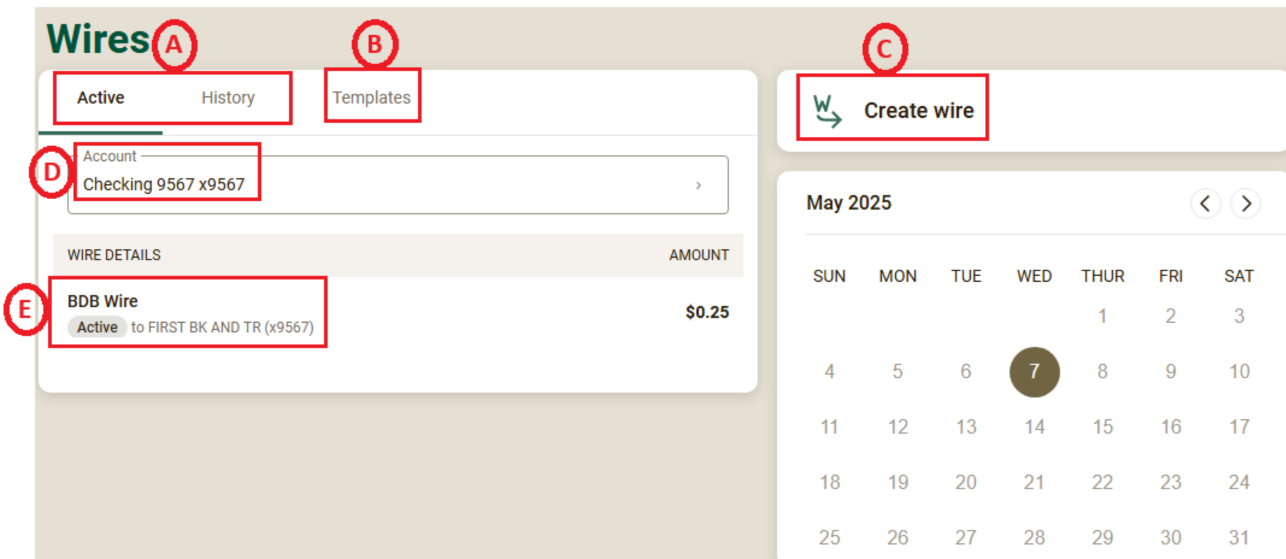


A wire transfer is a method of electronically transferring funds from one bank account to another. It involves the use of a network of banks or transfer service providers to facilitate the transaction. Wire transfers are commonly used for both domestic and international payments, providing a fast and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

Overview

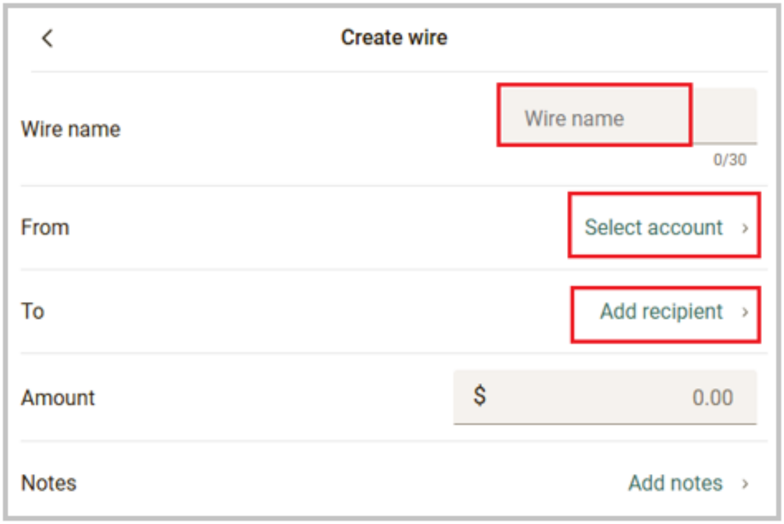
From the Payments menu, select **Wire**.

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. Use **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.

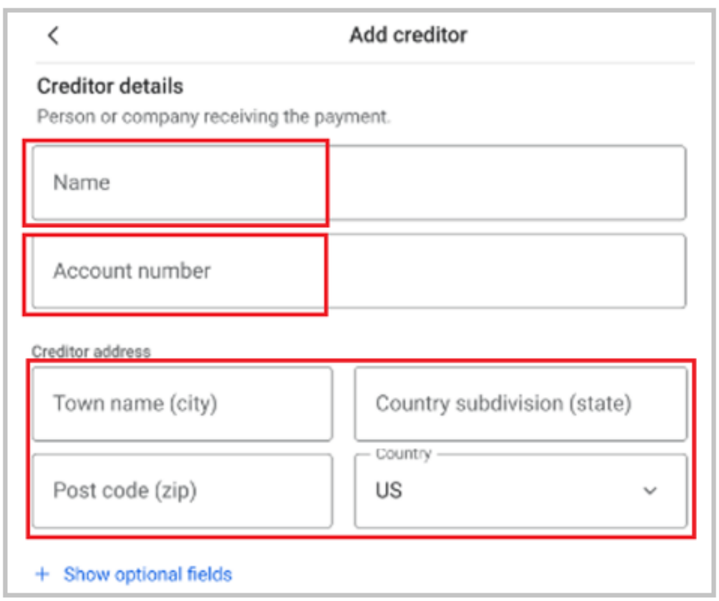


Creating a Wire

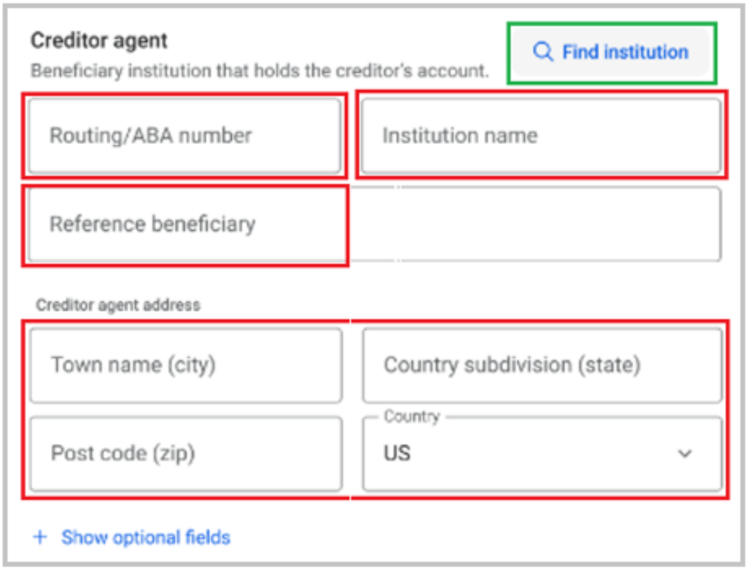
1. Click **Create wire** button.
2. Enter a **Wire name**.
3. Select **Account number** in which the funds will be debited.
    - The account balance will display for the funds allowed to generate a wire.
4. Select **Add recipient** (individual person or business) to receive the wire transfer.



5. Enter Creditor Account information (individual person or business to receive funds).
   - Creditor Name
   - Creditor Account Number
   - Creditor City, State, Zip, Country
     - ❖ **Show optional fields** will display additional address field, if needed.

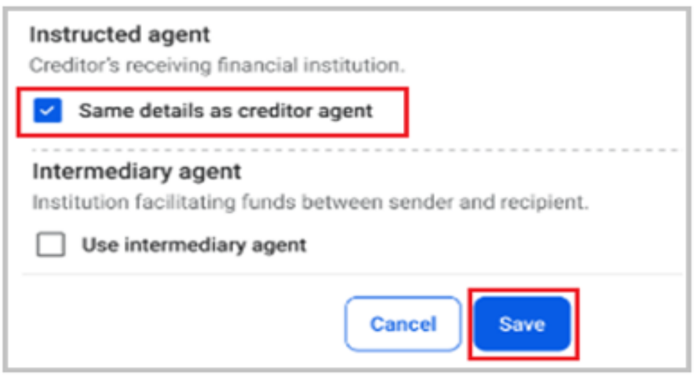


6. Enter Creditor Agent information (receiving financial institution).
   - Routing/ABA number
   - Institution name
   - Reference beneficiary (end-to-end identifier)
   - Creditor Agent City, State, Zip, Country
     - ❖ **Show optional fields** will display additional address field, if needed.



7. Select if an Intermediary Agent is to be used.
    - If no intermediary agent is to be used, **Instructed Agent** should be selected.

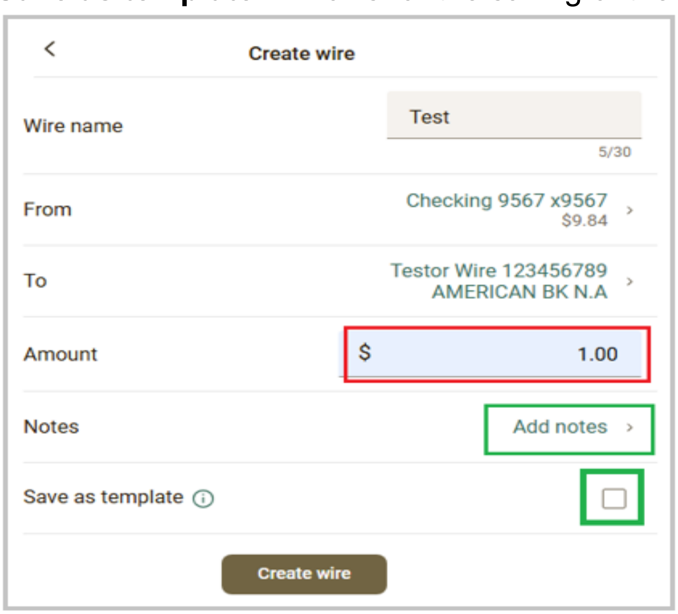
8. Select **Save**.



9. Enter Amount of the funds to be transferred.

OPTIONAL Features:

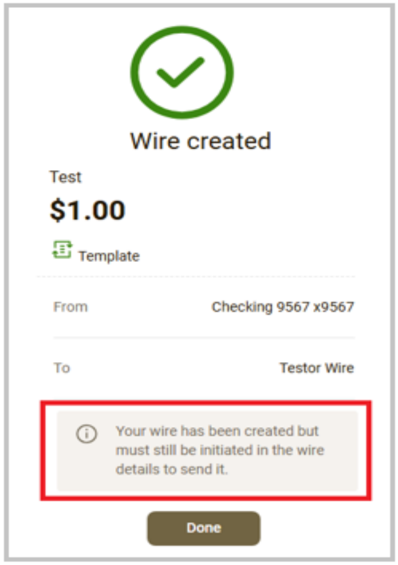
- **Add notes** – Allows for the input of remarks that will be sent with the funds transfer.
- **Save as template** – Allows for the saving of the wire information for future use.



10. Click the **Create Wire** button.

11. A pop-up screen will display that the wire information has been created.

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

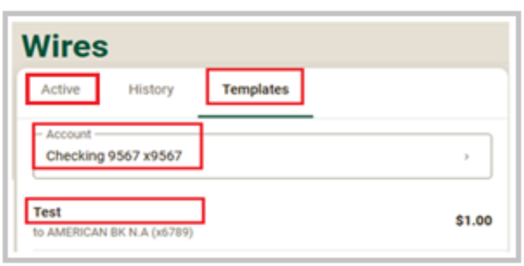


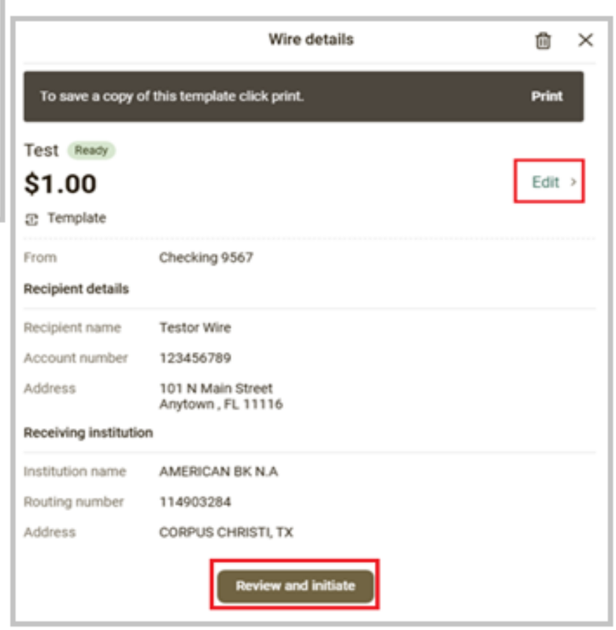
12. Review the wire information, then select **Done**.

Review and Initiate a Wire

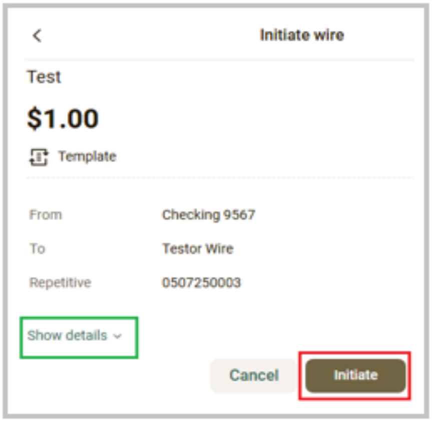
1. Select **Active** (one-time wire information) or **Templates** (saved wire information).
2. Select the necessary **Account**.
3. Click the active wire or template wire to be initiated.
4. Review the wire information to be sent.
    - Select **Edit** to update the amount or wire recipient information.

5. Click the **Review and Initiate** button.

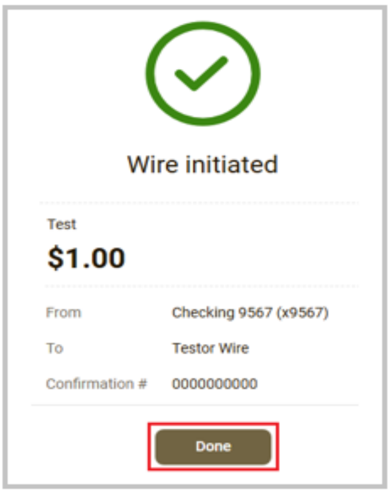




6. Complete a second review (**Show details** will display recipient details).



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**.

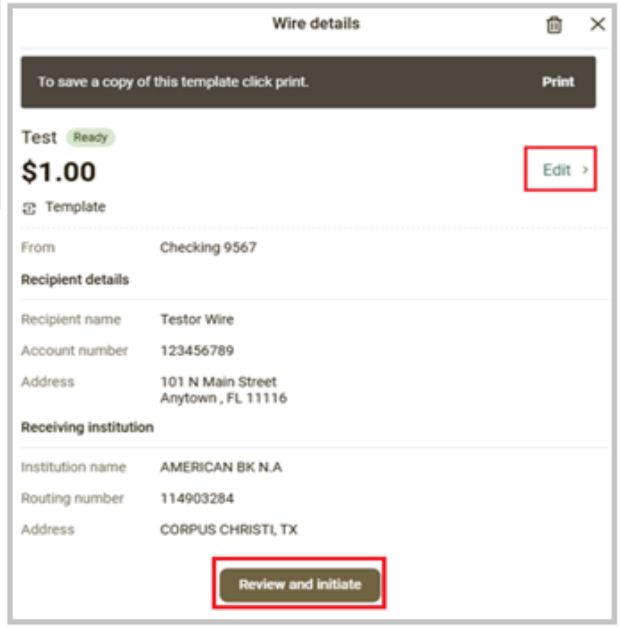


11. The Initiated wire will display with the processing status.

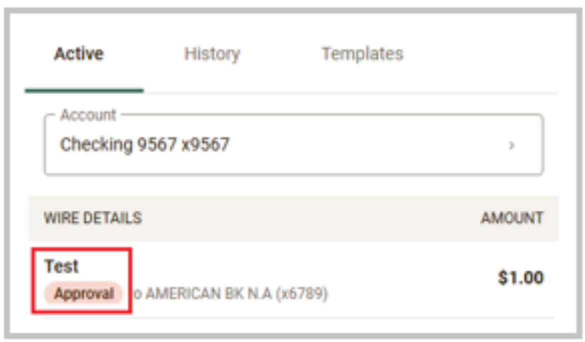
Dual Control Initiate

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.

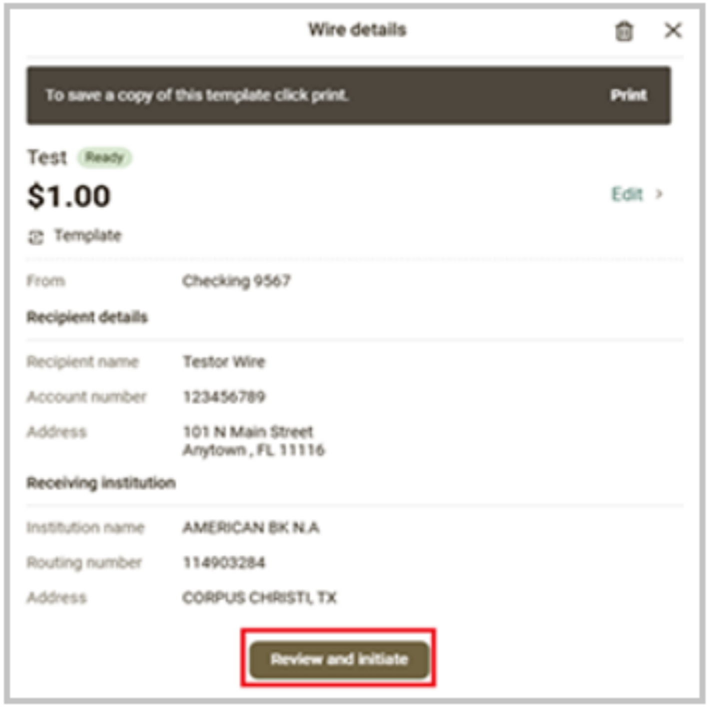


4. The wire details will change to an "Approval" status.



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.



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

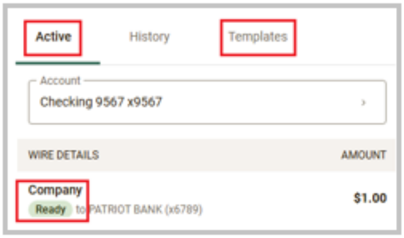
7. An email confirmation will be sent that a wire has been initiated and sent.

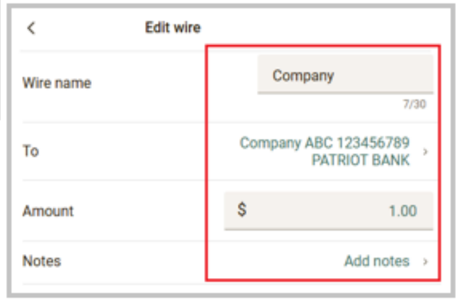
Wire Status

- **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.

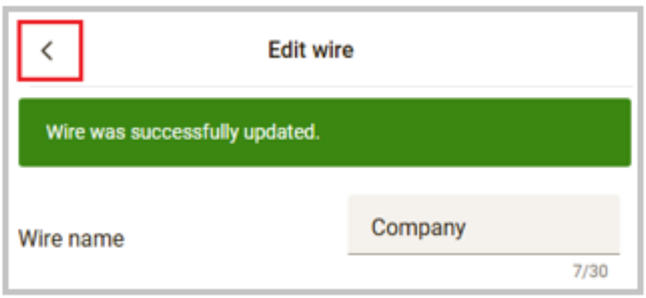
Edit a Wire

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.





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.



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 icon then **Delete**.