

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.



First Bank & Trust

Business Digital Banking – Wire Solution

Wires

Active

History

Templates



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**.

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

The screenshot shows the 'Wires' interface. Annotations are as follows:

- A**: Points to the 'Wires' header.
- B**: Points to the 'Templates' tab.
- C**: Points to the 'Create wire' button.
- D**: Points to the 'Account' dropdown menu showing 'Checking 9567 x9567'.
- E**: Points to the 'Wire Details' section showing 'BDB Wire' with status 'Active' and amount '\$0.25'.

The 'Wire Details' section includes a table with the following data:

WIRE DETAILS	AMOUNT
BDB Wire	\$0.25
Active to FIRST BK AND TR (x9567)	

On the right, there is a calendar for May 2025. The date 7 is highlighted.

Creating a Wire

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

Create wire

Wire name 0/30

From [Select account >](#)

To [Add recipient >](#)

Amount \$ 0.00

Notes [Add notes >](#)

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.

Add creditor

Creditor details
Person or company receiving the payment.

Name

Account number

Creditor address

Town name (city) Country subdivision (state)

Post code (zip) Country

[+ Show optional fields](#)

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.

Creditor agent
Beneficiary institution that holds the creditor's account.

[Find institution](#)

Routing/ABA number Institution name

Reference beneficiary

Creditor agent address

Town name (city) Country subdivision (state)

Post code (zip) Country
US

[+ Show optional fields](#)

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**.

Instructed agent
Creditor's receiving financial institution.

☒ Same details as creditor agent

Intermediary agent
Institution facilitating funds between sender and recipient.

☐ Use intermediary agent

[Cancel](#) [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.

< Create wire

Wire name Test 5/30

From Checking 9567 x9567 \$9.84 >

To Testor Wire 123456789 AMERICAN BK N.A. >

Amount \$ 1.00

Notes [Add notes >](#)

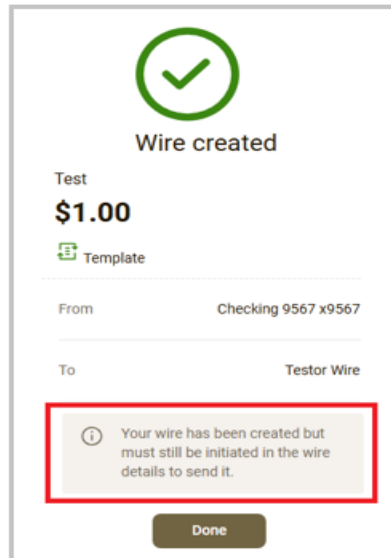
Save as template ⓘ ☐

Create wire

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

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

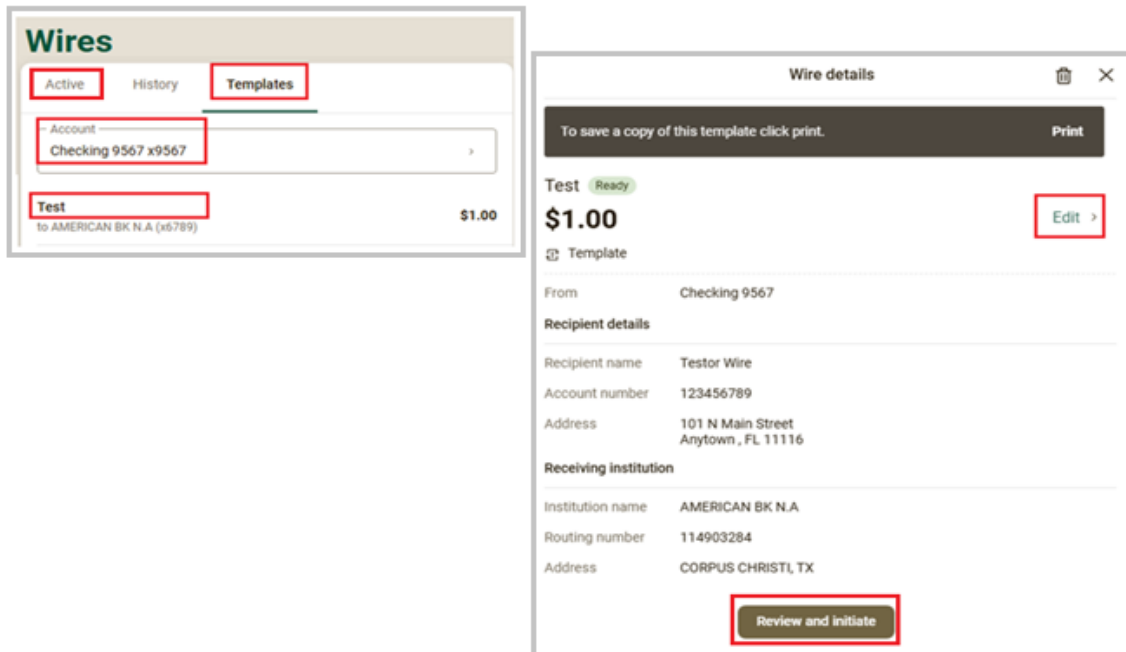
Important: Future steps are necessary to complete the wire transfer.



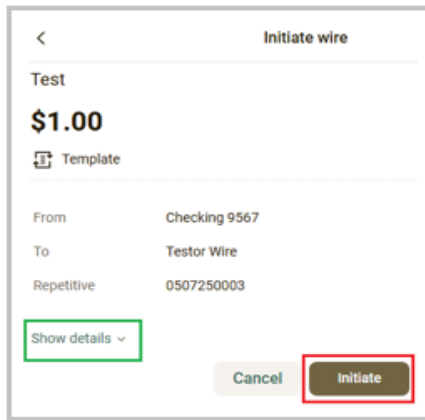
12. Review the wire information, then select **Done**.

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).

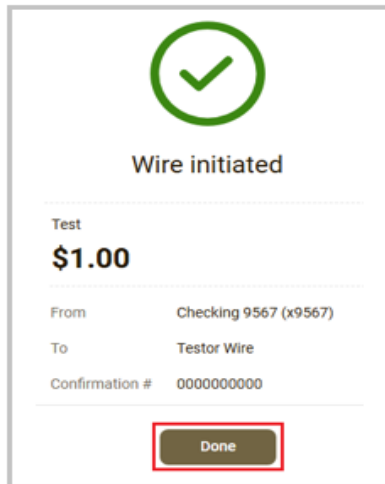
A screenshot of the 'Initiate wire' screen. At the top, there is a back arrow and the title 'Initiate wire'. Below this, the word 'Test' is followed by '\$1.00'. A 'Template' button with a document icon is shown. A dashed line separates the header from the details section. The details section contains: 'From: Checking 9567', 'To: Testor Wire', and 'Repetitive: 0507250003'. At the bottom, there is a 'Show details' button with a dropdown arrow, a 'Cancel' button, and an 'Initiate' button. The 'Show details' and 'Initiate' buttons are highlighted with red rectangles.

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**.

A screenshot of the 'Wire initiated' confirmation screen. At the top, there is a large green checkmark icon. Below it, the text 'Wire initiated' is centered. A dashed line separates the header from the details section. The details section contains: 'Test: \$1.00', 'From: Checking 9567 (x9567)', 'To: Testor Wire', and 'Confirmation #: 0000000000'. At the bottom, there is a 'Done' button, which is highlighted with a red rectangle.

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**

Account
Checking 9567 x9567

Test \$1.00
to AMERICAN BK N.A (x6789)

Wire details

To save a copy of this template click print. **Print**

Test Ready **\$1.00** **Edit**

Template

From Checking 9567

Recipient details

Recipient name Testor Wire
Account number 123456789
Address 101 N Main Street
Anytown, FL 11116

Receiving institution

Institution name AMERICAN BK N.A
Routing number 114903284
Address CORPUS CHRISTI, TX

Review and initiate

4. The wire details will change to an “Approval” status.

Active History Templates

Account
Checking 9567 x9567

WIRE DETAILS **AMOUNT**

Test **Approval** to AMERICAN 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

To save a copy of this template click print. [Print](#)

Test Ready [Edit >](#)

\$1.00

Template

From: Checking 9567

Recipient details

Recipient name: Testor Wire

Account number: 123456789

Address: 101 N Main Street
Anytown, FL 11116

Receiving institution

Institution name: AMERICAN BK N.A.

Routing number: 114903284

Address: CORPUS CHRISTI, TX

[Review and Initiate](#)

6. The wire details will change to an “Initiated” status.

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

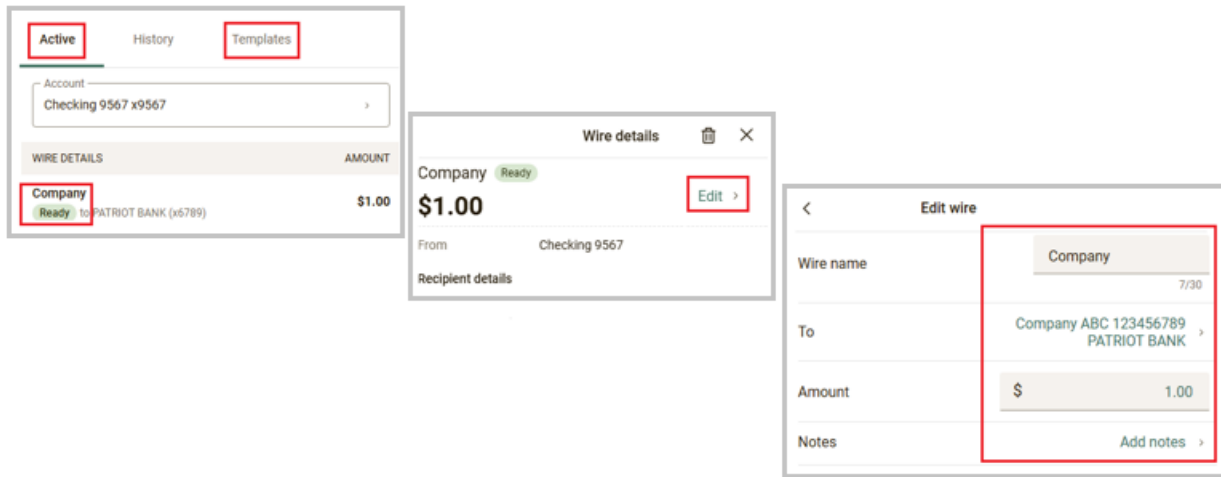
7. An email confirmation will be sent that a wire has been initiated and sent.

Wire Status

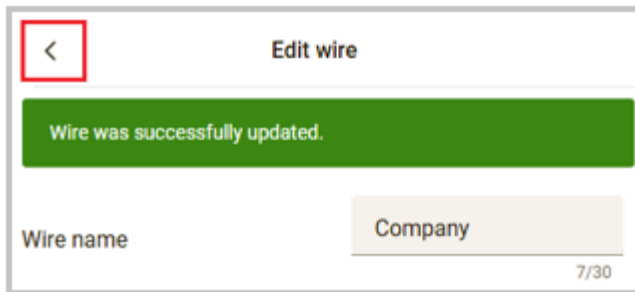
- **Ready** – Wire is created and ready to initiate sending funds.
- **Approval** – Displays if the wire requires dual approval to process the transfer.
- **Initiated** – Wire has been sent and the process for transferring funds begins.
- **Processed** – Wired funds have been sent to the recipient.
- **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**.

