

# **Initiating Online Wires**Treasury Management Guide

If your business has online wire origination enabled, when you select the Wire option from the Payments tab on the menu across the top of your Treasury Management platform, you will have several options:

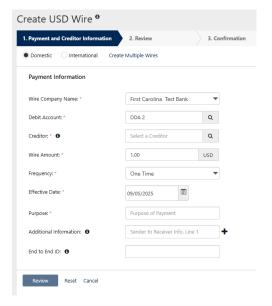
- Create USD Wire
- Create USD Wire from Template
- Upload Wires
- Wire Activity
- Wire File Activity
- Recurring Wires
- Wire Templates
- Wire Creditors
- Wire Upload Formats

In this guide, we explain relevant options.

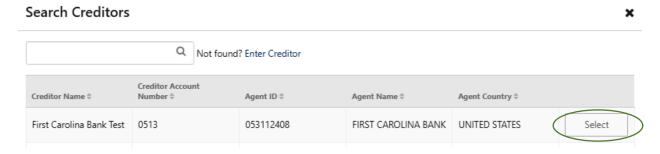
## **Create USD Wire**

Select this function to key the details for and creditor of a one-time wire. If the creditor of the wire will be recurring, we recommend that you first set them up using the Wire Creditors option, then return here.

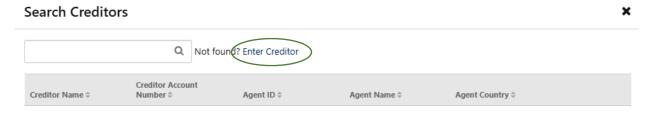
**KEYING THE WIRE:** In entering the required payment information, you will first select the drop-down for Wire Company Name. The only options that will be available in the drop-down are companies that wire agreements have been completed for. The chosen Wire Company Name will impact the Debit Account(s) available, which you will select by clicking the magnifying glass to the right of the field. Click the magnifying glass to the right of the Creditor field to access current creditors or create a new one.



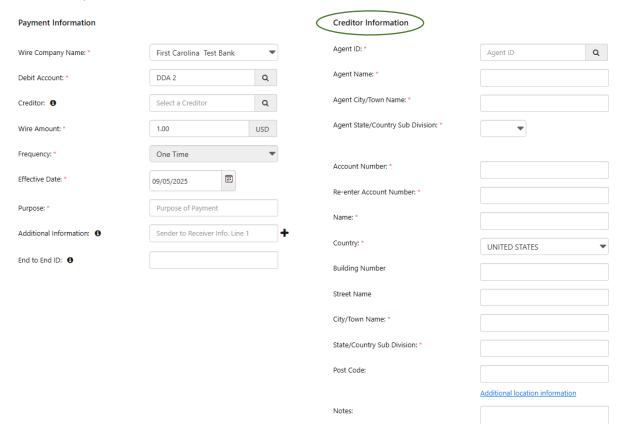
If your creditor has been previously created, search for them and click Select to the right of the creditor when you have located them.



If no creditors have been created, you can click Enter Creditor, which will prompt additional fields to be completed.

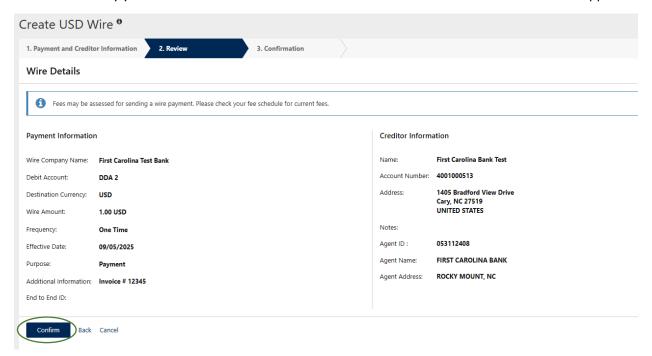


Required information is marked with a red asterisk. When entering the Agent ID (Routing Number), the receiving bank name and other information should automatically populate. For Creditor Address, a physical address is required; PO boxes are not sufficient. Please note that Building Number and Street Name are separate fields.

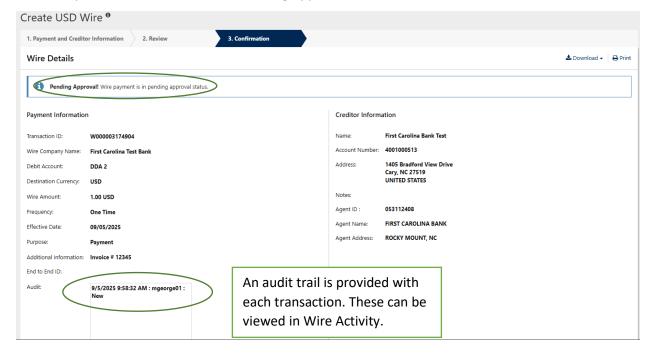


Complete the rest of the Payment Information, including Wire Amount, Frequency, Effective Date, and Purpose. The only option for Frequency under the Create USD Wire tab is One Time, as recurring wires have their own separate setup tab. You can also add Additional Information, if applicable. Once you are ready to move forward, click Review at the bottom left of your screen.

Review and verify your Wire Details and click Confirm to send the wire to another user for dual approval.

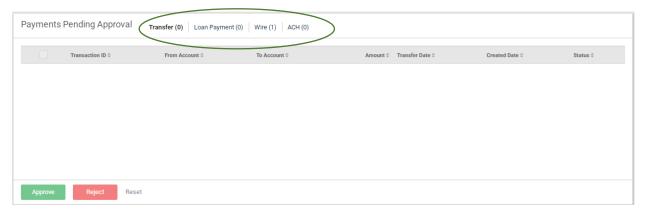


The wire will then be available for a second user to approve. You will see a message in the top left corner of your screen that the wire is Pending Approval.



**APPROVING THE WIRE:** Once a wire has been created and initiated by one user, a second user will need to complete the second review and approve. This will release the wire and funds for processing.

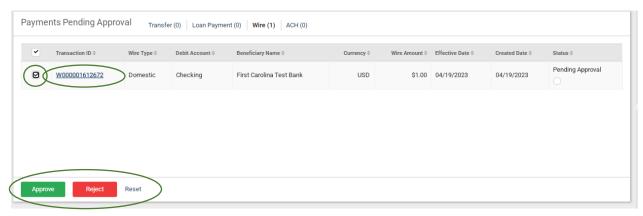
On your main Dashboard, you are able to add a Pending Approvals widget. This widget will readily show any pending approvals for dual control transactions, including wires, ACH, and internal transfers. It will automatically default to showing Transfers first if the feature is enabled, but you will see numbers in parenthesis for other transaction types to denote if any approvals are pending.



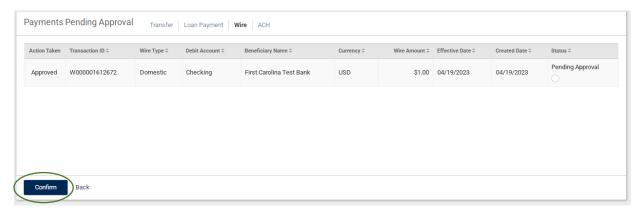
Select the transaction type needing approval at the top, and the pending items will show below. To review the details, if necessary, click on the Transaction ID. Hovering over the Pending Approval section will show a list of users who are eligible to approve.



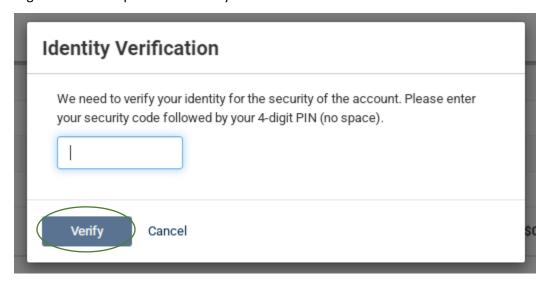
When you are ready to approve the wire, check the box to the left of the transaction. Options to Approve or Reject will populate at the bottom of the screen.



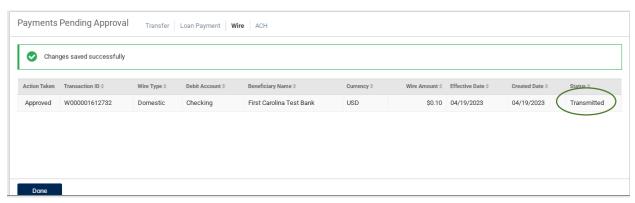
#### Once you click Approve, you will need to confirm.



Additional security confirmation and identity verification may be required prior to completing approval. Like when you log in, you will need to enter your Symantec Token code as well as your four-digit PIN, all together with no spaces. Click Verify when finished.

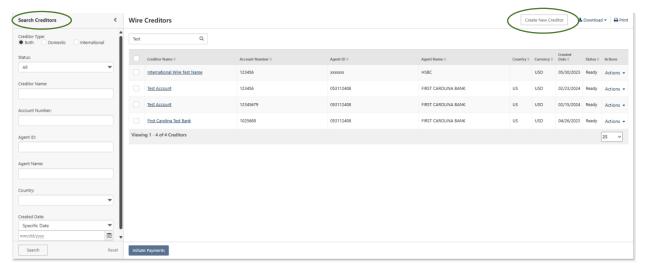


#### The wire status will then update to Transmitted.

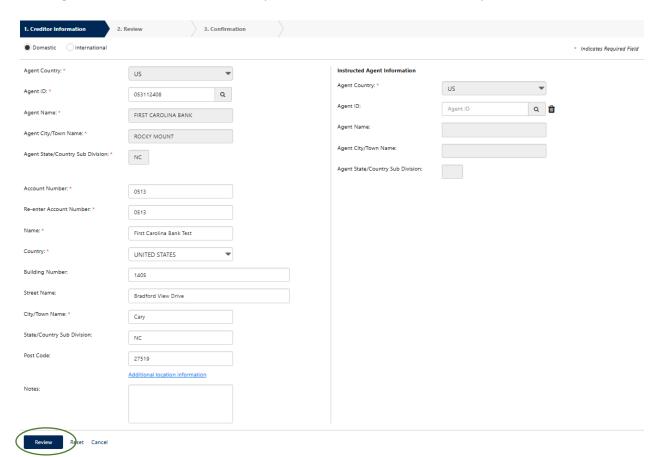


## **Wire Creditors**

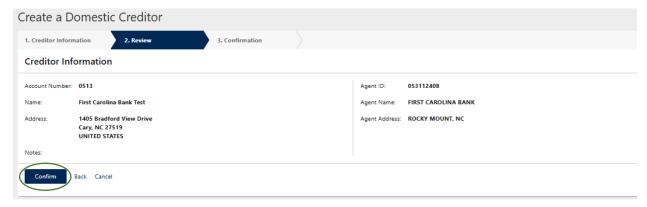
Select this option to create creditors that you will be making multiple payments to or that you would like to save for a later date. You are also able to search and view current creditors.



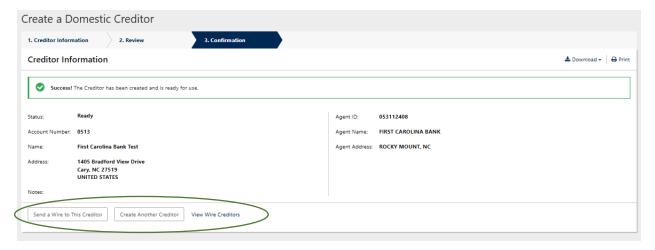
**CREATING A NEW CREDITOR:** After you select Create New Creditor, enter all of the required information. As a reminder, a physical address is required; PO boxes are not sufficient. Please note that Building Number and Street Name are separate fields. Click Review once complete.



Once you review the information, click Confirm to create the creditor.



You will receive a confirmation message at the top of your screen. From here, you are able to Send a Wire to this Creditor, Create Another Creditor, or View Creditors.



**SENDING A WIRE TO AN EXISTING CREDITOR:** In addition to creating new creditors, you can also initiate a wire payment to an existing creditor from the home Wire Creditors screen. Select the appropriate creditor by clicking the check box to the left of their name, which will populate Initiate Payments at the bottom of the screen.



# **Wire Activity**

This option allows you to research previously processed wires, view pending wires, and approve pending wires if you do not have the Pending Approvals widget on your main Dashboard.

