

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.

Create USD Wire ⓘ

1. Payment and Creditor Information

2. Review

3. Confirmation

☒ Domestic ☐ International [Create Multiple Wires](#)

Payment Information

Wire Company Name: *

First Carolina Test Bank ▼

Debit Account: *

DDA 2

Creditor: * ⓘ

Select a Creditor

Wire Amount: *

1.00

Frequency: *

One Time ▼

Effective Date: *

09/05/2025

Purpose: *

Purpose of Payment

Additional Information: ⓘ

Sender to Receiver Info. Line 1

End to End ID: ⓘ

Review

Reset

Cancel

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

Search Creditors



Not found? [Enter Creditor](#)

Creditor Name ⇅	Creditor Account Number ⇅	Agent ID ⇅	Agent Name ⇅	Agent Country ⇅	
First Carolina Bank Test	0513	053112408	FIRST CAROLINA BANK	UNITED STATES	<div>Select</div>

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

Search Creditors



Not found?

Enter Creditor

Creditor Name ⇅	Creditor Account Number ⇅	Agent ID ⇅	Agent Name ⇅	Agent Country ⇅
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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.

Payment Information

Wire Company Name: *

First Carolina Test Bank

Debit Account: *

DDA 2

Creditor: ⓘ

Select a Creditor

Wire Amount: *

1.00

USD

Frequency: *

One Time

Effective Date: *

09/05/2025

Purpose: *

Purpose of Payment

Additional Information: ⓘ

Sender to Receiver Info. Line 1

End to End ID: ⓘ

Creditor Information

Agent ID: *

Agent ID

Agent Name: *

Agent City/Town Name: *

Agent State/Country Sub Division: *

Account Number: *

Re-enter Account Number: *

Name: *

Country: *

UNITED STATES

Building Number

Street Name

City/Town Name: *

State/Country Sub Division: *

Post Code:

[Additional location information](#)

Notes:

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.

Create USD Wire ⁹

1. Payment and Creditor Information

2. Review

3. Confirmation

Wire Details

Fees may be assessed for sending a wire payment. Please check your fee schedule for current fees.

Payment Information

Wire Company Name: First Carolina Test Bank

Debit Account: DDA 2

Destination Currency: USD

Wire Amount: 1.00 USD

Frequency: One Time

Effective Date: 09/05/2025

Purpose: Payment

Additional Information: Invoice # 12345

End to End ID:

Creditor Information

Name: First Carolina Bank Test

Account Number: 4001000513

Address: 1405 Bradford View Drive
Cary, NC 27519
UNITED STATES

Notes:

Agent ID : 053112408

Agent Name: FIRST CAROLINA BANK

Agent Address: ROCKY MOUNT, NC

Confirm

BackCancel

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.

Create USD Wire ⁹

1. Payment and Creditor Information

2. Review

3. Confirmation

Wire Details

Pending Approval! Wire payment is in pending approval status.

Payment Information

Transaction ID: W000003174904

Wire Company Name: First Carolina Test Bank

Debit Account: DDA 2

Destination Currency: USD

Wire Amount: 1.00 USD

Frequency: One Time

Effective Date: 09/05/2025

Purpose: Payment

Additional Information: Invoice # 12345

End to End ID:

Audit: 9/5/2025 9:58:32 AM : mgeorge01 : New

Creditor Information

Name: First Carolina Bank Test

Account Number: 4001000513

Address: 1405 Bradford View Drive
Cary, NC 27519
UNITED STATES

Notes:

Agent ID : 053112408

Agent Name: FIRST CAROLINA BANK

Agent Address: ROCKY MOUNT, NC

An audit trail is provided with each transaction. These can be viewed in Wire Activity.

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.

Payments Pending Approval

Transfer (0) | Loan Payment (0) | Wire (1) | ACH (0)

<input type="checkbox"/>	Transaction ID	From Account	To Account	Amount	Transfer Date	Created Date	Status
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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.

<input type="checkbox"/>	Transaction ID	Wire Company	Wire Type	Debit Account	Creditor Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
<input type="checkbox"/>	W000000174904	First Carolina Test Bank	Domestic	DDA 2	First Carolina Bank Test	USD	\$1.00	09/05/2025			<div>Eligible Approver(s): Dan Behanna Elaine Day Hope Moore Kristina Sluts</div>	<input type="radio"/> PENDING APPROVAL <input type="button" value="Cancel Wire"/>

Viewing 1 of 1 Item

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.

Payments Pending Approval

Transfer (0) | Loan Payment (0) | **Wire (1)** | ACH (0)

<input checked="" type="checkbox"/>	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
<input checked="" type="checkbox"/>	W0000001612672	Domestic	Checking	First Carolina Test Bank	USD	\$1.00	04/19/2023	04/19/2023	Pending Approval

Once you click Approve, you will need to confirm.

Payments Pending Approval

Transfer | Loan Payment | **Wire** | ACH

Action Taken	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
Approved	W000001612672	Domestic	Checking	First Carolina Test Bank	USD	\$1.00	04/19/2023	04/19/2023	Pending Approval

Confirm

Back

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.

Identity Verification

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

Verify

Cancel

The wire status will then update to Transmitted.

Payments Pending Approval

Transfer | Loan Payment | **Wire** | ACH

✓ Changes saved successfully

Action Taken	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
Approved	W000001612732	Domestic	Checking	First Carolina Test Bank	USD	\$0.10	04/19/2023	04/19/2023	Transmitted

Done

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.

Search Creditors

Creditor Type:
☒ Both ☐ Domestic ☐ International

Status:
All

Creditor Name:

Account Number:

Agent ID:

Agent Name:

Country:

Created Date:
Specific Date
mm/dd/yyyy

Search

Reset

Initiate Payments

Wire Creditors

Test

<input type="checkbox"/>	Creditor Name	Account Number	Agent ID	Agent Name	Country	Currency	Created Date	Status	Actions
<input type="checkbox"/>	International Wire Test Name	123456	xxxxxxx	HSBC		USD	05/30/2023	Ready	Actions
<input type="checkbox"/>	Test Account	123456	053112408	FIRST CAROLINA BANK	US	USD	02/23/2024	Ready	Actions
<input type="checkbox"/>	Test Account	12345679	053112408	FIRST CAROLINA BANK	US	USD	02/15/2024	Ready	Actions
<input type="checkbox"/>	First Carolina Test Bank	1025689	053112408	FIRST CAROLINA BANK	US	USD	04/26/2023	Ready	Actions

Viewing 1 - 4 of 4 Creditors

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Create New Creditor

Download

Print

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.

1. Creditor Information

2. Review

3. Confirmation

☒ Domestic ☐ International * Indicates Required Field

Agent Country: *

US

Agent ID: *

053112408

Agent Name: *

FIRST CAROLINA BANK

Agent City/Town Name: *

ROCKY MOUNT

Agent State/Country Sub Division: *

NC

Account Number: *

0513

Re-enter Account Number: *

0513

Name: *

First Carolina Bank Test

Country: *

UNITED STATES

Building Number:

1405

Street Name:

Bradford View Drive

City/Town Name: *

Cary

State/Country Sub Division:

NC

Post Code:

27519

[Additional location information](#)

Notes:

Instructed Agent Information

Agent Country: *

US

Agent ID:

Agent ID

Agent Name:

Agent City/Town Name:

Agent State/Country Sub Division:

Review

Reset

Cancel

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

Create a Domestic Creditor

1. Creditor Information **2. Review** 3. Confirmation

Creditor Information

Account Number: 0513	Agent ID: 053112408
Name: First Carolina Bank Test	Agent Name: FIRST CAROLINA BANK
Address: 1405 Bradford View Drive Cary, NC 27519 UNITED STATES	Agent Address: ROCKY MOUNT, NC
Notes:	

Confirm Back Cancel

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.

Create a Domestic Creditor

1. Creditor Information 2. Review **3. Confirmation**

Download Print

✓ Success! The Creditor has been created and is ready for use.

Status: Ready	Agent ID: 053112408
Account Number: 0513	Agent Name: FIRST CAROLINA BANK
Name: First Carolina Bank Test	Agent Address: ROCKY MOUNT, NC
Address: 1405 Bradford View Drive Cary, NC 27519 UNITED STATES	
Notes:	

Send a Wire to This Creditor Create Another Creditor View Wire 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 Creditors

Create New Creditor Download Print

First Carolina Bank Test

<input type="checkbox"/>	Creditor Name	Account Number	Agent ID	Agent Name	Country	Currency	Created Date	Status	Actions
<input checked="" type="checkbox"/>	First Carolina Bank Test	0513	053112408	FIRST CAROLINA BANK	US	USD	06/05/2025	Ready	Actions

Viewing 1 - 1 of 1 Creditors

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Initiate Payments

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.

Search Wire Payment Activity

Wire Company
All

Wire Type
☒ Both ☐ Domestic ☐ International

Status
All Selected

Debit Account
All

Creditor Name

Transaction ID

OMAD

Currency
Select Currency

Wire Amount
Specific Amount
\$0.00

Effective Date
Date Range
01/01/2025 - 09/12/2025

Created Date
Created Date

Search

Reset

Wire Payment Activity

Recurring Wires | Wire File Activity

Create New Payment | Download

Type to filter

PENDING APPROVAL
1
\$1.00

TRANSMITTED
0
\$0.00

POSTED
2
\$1.86

SCHEDULED
0
\$0.00

APPROVAL REJECTED
0
\$0.00

EXPIRED
0
\$0.00

FAILED
2
\$1.35

CANCELLED-DELETED
8
\$5.24

Transaction ID	Wire Company	Wire Type	Debit Account	Creditor Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
<input type="checkbox"/> W000000174904	First Carolina Test Bank	Domestic	DDA 2	First Carolina Bank Test	USD	\$1.00	06/05/2025	06/05/2025		PENDING APPROVAL	Cancel Wire
<input type="checkbox"/> W000000052151	First Carolina Test Bank	Domestic	DDA 2	Adam C & Kirsten Schramm	USD	\$0.10	07/17/2025	07/17/2025		DELETED	
<input type="checkbox"/> W000000047815	First Carolina Test Bank	International	DDA 2	Atul Trading Consulting Ltd.	USD	\$0.78	07/16/2025	07/16/2025		DELETED	
<input type="checkbox"/> W000000046781	First Carolina Test Bank	International	DDA 2	Atul Trading Consulting Ltd.	USD	\$0.79	07/16/2025	07/16/2025		DELETED	
<input type="checkbox"/> W000000046173	First Carolina Test Bank	Domestic	DDA 2	Jane Doe	USD	\$0.77	07/14/2025	07/12/2025	20250714AMHQMRFV00004007141039PT03	POSTED	
<input type="checkbox"/> W000000046261	First Carolina Test Bank	Domestic	DDA 2	Jane Doe (Name)	USD	\$0.81	07/14/2025	07/12/2025		DELETED	
<input type="checkbox"/> W000000046151	First Carolina Test Bank	Domestic	DDA 2	Jane Doe	USD	\$0.83	07/14/2025	07/12/2025	20250714AMHQMRFV00004107141039PT03	POSTED	
<input type="checkbox"/> W000000046264	First Carolina Test Bank	International	DDA 2	Simon Hobbs	USD	\$0.85	07/14/2025	07/12/2025		FAILED	
<input type="checkbox"/> W000000046265	First Carolina Test Bank	International	DDA 2	Simon Hobbs	USD	\$0.85	07/14/2025	07/12/2025		DELETED	
<input type="checkbox"/> W000000046265	First Carolina Test Bank	Domestic	DDA 2	K Felix De Mexico S DE	USD	\$0.87	07/14/2025	07/12/2025		DELETED	

Viewing 1 to 10 of 13 Items

First | Previous | 1 | 2 | Next | Last | 10

Approve | Reject