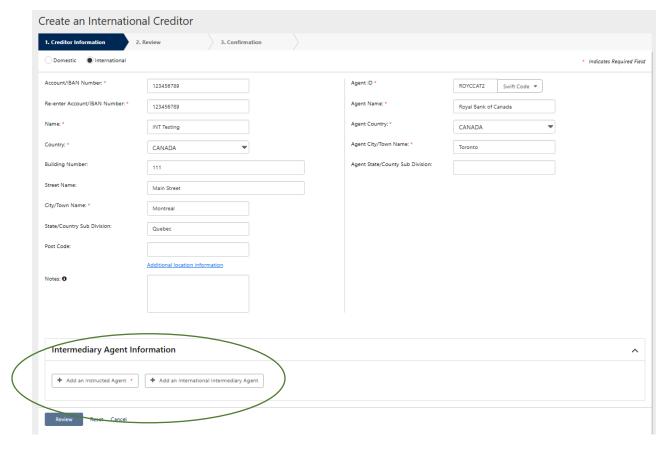


# **Initiating International Wires**Treasury Management Guide

When sending an international wire via Treasury Management, there are a few additional steps from the domestic process, and they are outlined below. To execute the below steps, your business has to have both online wire origination and the foreign wire option enabled.

### **Creating an International Creditor**

From your main dashboard, select the Wire Creditors option from the Payments tab. Once on this page, click Create New Creditor in the top right corner. Before entering the required information, make sure to change the type of creditor at the top from Domestic to International.



A domestic intermediary bank is also required. At First Carolina Bank, all international wires are processed through Pacific Coast Bankers Bank. Their information is as follows, though once you enter the Agent ID, the rest of the information should prefill:

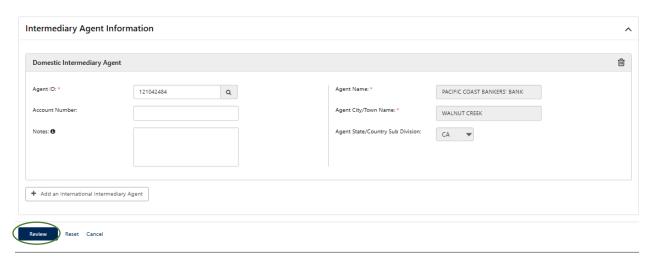
- **Agent ID:** 121042484

Agent Name: Pacific Coast Bankers Bank

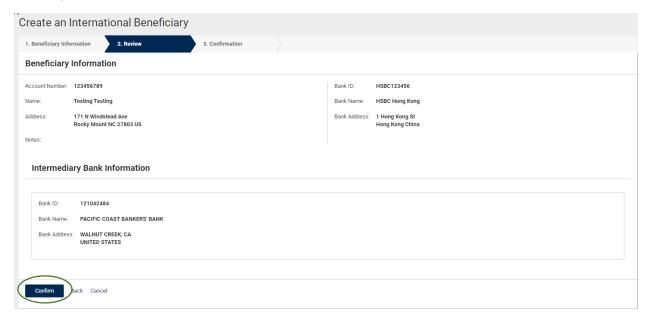
- City: Walnut Creek

State: CA

Depending on your provided instructions, you also have the option to add an international intermediary agent here.



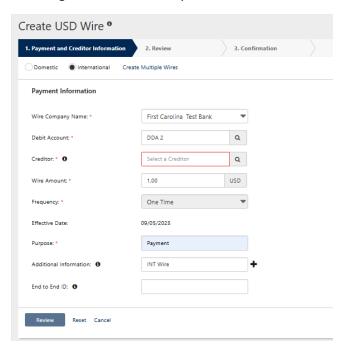
Once all information has been entered, click Review, and once you have reviewed the information for accuracy, select Confirm. This will save the creditor for later use.



#### **Creating an International Wire**

From your main dashboard, select the Create USD Wire option from the Payments tab. Before entering the required information, make sure to change the type of wire at the top from Domestic to International.

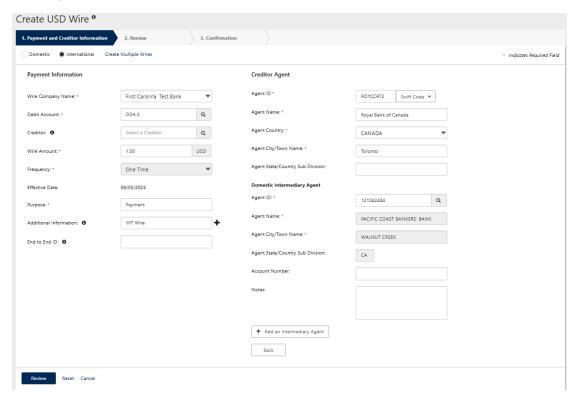
In entering the required payment information, you will first select the drop-down for Wire Company Name. The only options that will be available in the drop-down are companies that wire agreements have been completed for. The chosen Wire Company Name will impact the Debit Account(s) available, which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



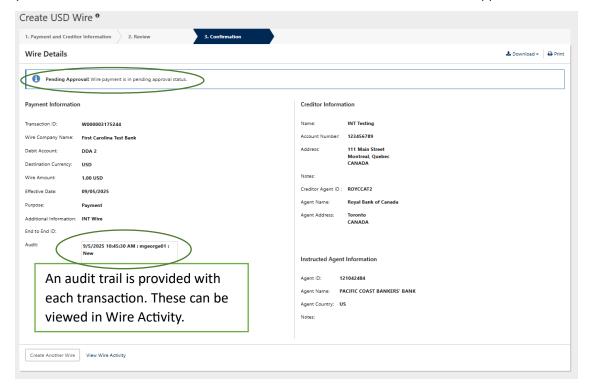
If your creditor has been previously created, search for them and click Select to the right of the creditor when you have located them. If no creditors have been created, you can click Enter Creditor, which will prompt additional fields to be completed. Follow the steps in the first section of this guide if creating a new creditor, paying close attention to adding the domestic intermediary agent, Pacific Coast Bankers Bank.



When entering the rest of the Payment Information, including Wire Amount, Frequency, Effective Date, and Purpose, make sure to also include Int Wire in the Additional Information field.



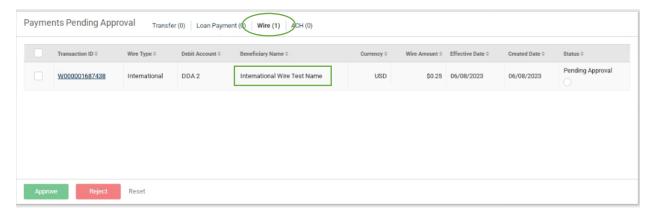
Once you are ready to move forward, click Review at the bottom left of your screen. Review and verify your Wire Details and click Confirm to send the wire to another user for dual approval.



#### **Approving an International 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.

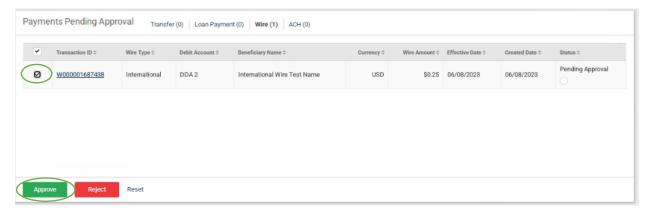
On your main Dashboard, you are able to add a Pending Approvals widget. This widget will readily show any pending approvals for dual control transactions, including wires, ACH, and internal transfers. It will automatically default to showing Transfers first if the feature is enabled, but you will see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



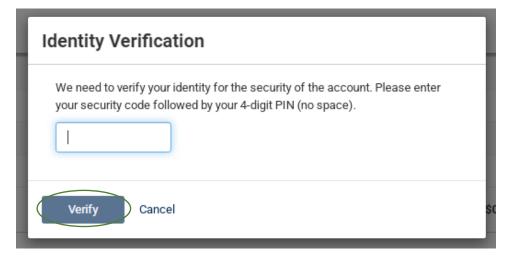
When you are ready to approve the wire, check the box to the left of the transaction. Options to Approve or Reject will populate at the bottom of the screen.



Once you click Approve, you will need to confirm your approval a second time.



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.

