

# Business Online Banking Wire Origination

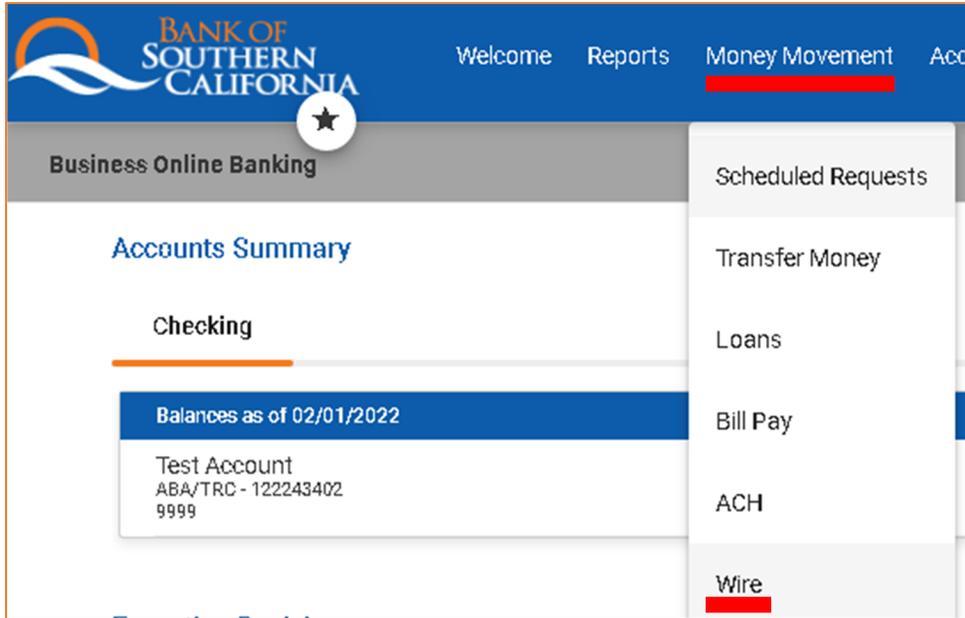
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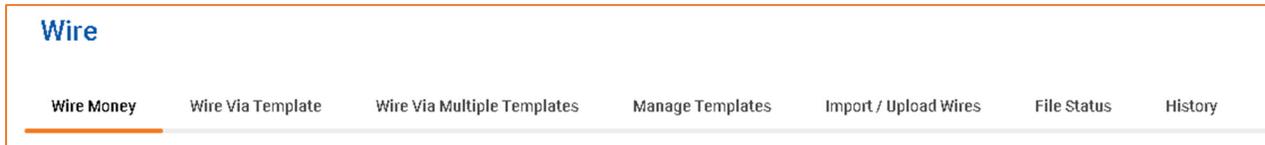
## Wire Transfers

### One-Time Wire Transfer

1. Click **Money Movement > Wire**



2. Select the **Wire Money** tab (if not already selected).



3. Complete the **Debit Information** section:
  - a. **Wire Type:** Domestic Wire, USD International Wire, or Foreign Currency International Wire
  - b. **Template Name (Optional):** Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
  - c. **Account:** The account from which funds are drawn.
  - d. **Send on Date:** The date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
  - e. **Amount:** The dollar amount of the transfer. Comma and decimals can be used when typing the amount of your transfer. If decimals are used, two digits to the right of the decimal are required. If decimals are not used, the system defaults to whole dollars.
  - f. **Currency:** The type of currency. For example, U.S. Dollar. This field defaults to USD- US Dollars for domestic and USD international wire requests.

## Schedule a Wire

[View saved or returned wires requiring corrections](#)

### Debit Information

Wire Type	Domestic Wire
Template Name (optional)	Test Template
(To save this transaction as a template, enter a template name.)	
Account	Test Account - Checking - *9999
Send on Date	02/04/2022
Amount	10,000.00
Currency	USD – US Dollar

Continue

4. Click **Continue**.
5. Complete the **Recipient Information** section:
  - a. Bank ID Type: ABA (U.S. routing number), SWIFT, or CHIPS, based on the recipient bank identification.
  - b. Bank ID: A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the **Bank ID** is **ABA**, then the recipient **Bank ID** must be for a financial institution authorized for the receipt of electronic wires.
    - i. To search for an ABA or SWIFT Bank ID, click the **Bank ID Search** link, enter at least one search criterion, and then click **Search**. Once the search results are returned, select a bank, and then click **Select Bank**. The **Bank ID**, **Bank Name**, and address fields are pre-populated.
    - ii. To validate your entry, click the **Validate** link. The bank name and address fields pre-fill when the ABA or SWIFT number is validated as a financial institution authorized for electronic wires. For SWIFT, the branch name and address are automatically added to the **Bank Address 2** and **Bank Address 3** fields.
  - c. Bank Name: Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
  - d. Bank Address: Up to 35 alphanumeric characters are allowed.
  - e. Receipt Account: Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
  - f. Recipient Name
  - g. Recipient Address
  - h. Additional information for Recipient: Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed.

Bank ID Type ABA	<input type="button" value="Validate"/> <a href="#">Bank ID Search</a>
Bank ID 122243402	
Bank Name BANK OF SOUTHERN CALIFORNIA, NA	
Bank Address 1 (optional) SAN DIEGO	
Bank Address 2 (optional) CA	
Bank Address 3 (optional)	
Recipient Account (If appropriate enter the IBAN) 999999999	
Recipient Name Jane Doe	
Recipient Address 1 123 Street	
Recipient Address 2 San Diego, CA 99999	
Recipient Address 3 (optional)	
Additional Information for Recipient (optional) This is a test wire. (Up to 140 characters)	

6. If applicable, click the toggle icon (  ) to add wire intermediary information and then complete the **First Intermediary Information** and/or **Second Intermediary Information** section:
  - a. Bank ID Type: ABA, SWIFT, or CHIPS, based on the recipient bank information
  - b. Bank ID
  - c. Intermediary Account
  - d. Bank Name
  - e. Bank Address
7. If applicable, complete or change the **Wire Initiator Information** section.
8. Click **Continue**.
9. Verify the wire information and click one of the following:
  - a. **Submit for Approval**: Approve the transaction later or allow other users in the company to approve it.
  - b. **Approve**: Approve the transaction now.
  - c. **Transmit**: Approve and send the transaction.

**Debit Information** 

Template Name:	Test Template
Wire Type:	Domestic wire
Account:	Test Account - Checking - *9999
Send on Date:	02/01/2022
Amount:	10,000.00
Currency:	USD

**Recipient Information**

Bank ID Type:	ABA
Bank ID:	122243402
Bank Name:	BANK OF SOUTHERN CALIFORNIA, NA
Bank Address 1:	SAN DIEGO
Bank Address 2:	CA
Recipient Account (If appropriate enter the IBAN):	999999999
Recipient Name:	Jane Doe
Recipient Address 1:	123 Street
Recipient Address 2:	San Diego, CA 99999
Additional Information for Recipient:	This is a test wire.

**Wire Initiator Information**

Wire Initiator Name:	Test Company FS
Wire Initiator Address 1:	355 S. Grand Ave.
Wire Initiator Address 2:	Suite 1700
Wire Initiator Address 3:	Los Angeles, CA 90071

To submit this request without transmitting, click [submit for approval](#).

**Transmit**

10. If prompted, complete additional user validation:

- Select **Phone** or **Text Message** (if applicable) and then click **Continue**. Follow the prompts to complete the security code verification.
- If you have a Soft-Token for approvals, input your PIN + token passcode and then click **Continue**. Please refer to Token Transaction Authentication for more information.

## Wire Money via Template

- Click **Money Movement > Wire**
- Select the **Wire via Template** tab.

**Wire**

Wire Money	<b>Wire Via Template</b>	Wire Via Multiple Templates	Manage Templates	Import / Upload Wires	File Status	History
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3. Complete the **Template Based Wire Transfer Information** section:

- Template Name: List of pre-defined templates.
- Currency: The currency type associated with the account.
- Amount: The dollar amount of the transfer.
- Additional information for the recipient
- Frequency: Select for **Today Only**, select a **One-Time** wire with a future date, or select a recurring frequency (e.g. Weekly, Monthly, etc.). If you select a recurring frequency, enter the following:

- i. Next Send On: The start date of the recurring wire.
  - ii. End On:
    - Continue indefinitely: The transaction is sent forever.
    - Continue until this date: The transaction is sent until the date you specify.
    - Continue for this many occurrences: The transaction is sent for a set number of times. *For example, if **Weekly** is the **Frequency** and the number of occurrences is 4, the transaction is sent on the same day every week for four weeks.*
  - iii. Processing Options:
    - Use the next processing date if a scheduled request falls on a non-processing date
    - Use the previous processing date if a schedule request calls on a non-processing date
4. Verify the wire information and click one of the following:
- a. **Submit for approval:** Approve the transaction later or allow other users in the company to approve it.
  - b. **Approve:** Approve the transaction now.
  - c. **Transmit:** Approve and send the transaction.

**Verify Wire**

 **Almost done. Please confirm the details below.**

**Note: You may transmit current day wire requests before 05:30 PM ET.**

New transaction using a template

**Template Based Wire Transfer Information** 

Template Name:	Test Template
Currency:	USD
Amount:	10,000.00
Additional information for Recipient:	This is a test template
Frequency:	Monthly
Send first transfer On:	02/02/2022
End On:	Continue for this many occurrences: 12
Processing Options:	The previous processing date if a scheduled request falls on a non-processing date.

To submit this request without transmitting, click [submit for approval](#)

**Approve**

5. If prompted, complete additional user validation:
- a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**. Follow the prompts to complete the security code verification. Please refer to Out-of-Band Transaction Authentication for more information.
  - b. If you have a Soft-Token for approvals, input your PIN + token passcode and then click **Continue**. Please refer to Token Transaction Authentication for more information.

## Reporting

### Search Completed Wires

1. Click **Money Movement > Wire**
2. Select the **History** tab.

## Wire

Wire Money    Wire Via Template    Wire Via Multiple Templates    Manage Templates    Import / Upload Wires    File Status    **History**

3. Complete the following fields:
  - a. Output To: **Screen, CSV, or PDF.**
  - b. View: Filter the Account list by selecting one of the following types: **All accounts, Checking accounts, Savings accounts, or Recently used.**
  - c. Account: List of entitled accounts.
  - d. Date Rate: **Specific Date or Date Range.**
  - e. Status: **All, Transmitted, Processed, Confirmed, Rejected, or In Process** (the transaction is pending validation from your financial institution).
  - f. Wire Type: **Domestic Wire, Foreign Currency International Wire, and/or USD International Wire.**
4. Click **Search**.

### Completed Wires

To print details of wires, check the checkbox and click "Print details of selected wires." A maximum of twenty-five wires may be printed at a time.

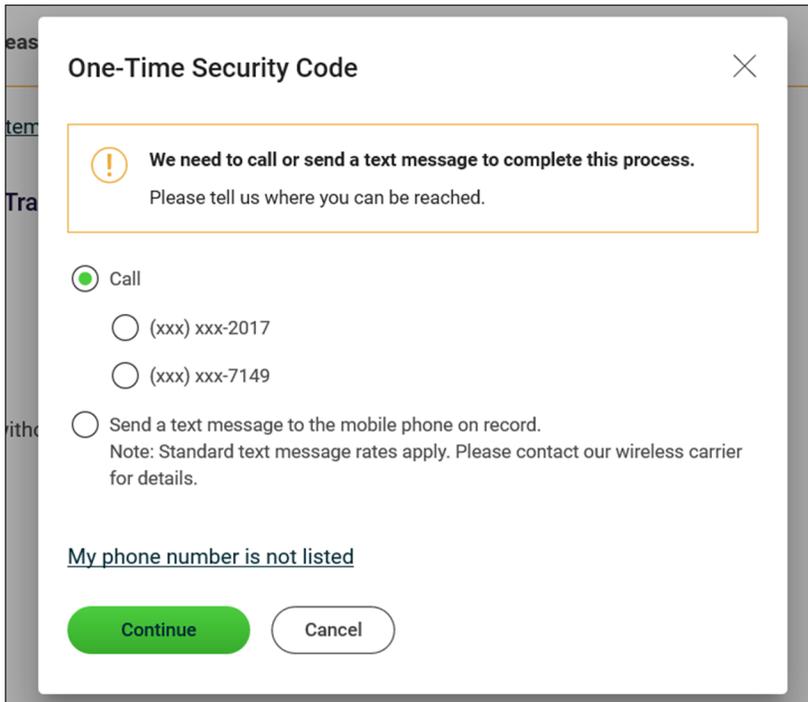
[New Search](#)

<input type="checkbox"/>	Account	Template	Wire Type	Recipient	Amount	Currency	Effective	Status	Entered by	Approval Status
<input type="checkbox"/>	<a href="#">Chkg***123-*3123</a>	Gaston BST templat dom	Domestic wire	ben name	1.77	USD	03/16/2020	Transmitted	ADMIN	1 of 1 received
<input type="checkbox"/>	<a href="#">15441669 aba 021001033 4/2017- *1669</a>		Domestic wire	MT103 Import temp	1.08	USD	03/16/2020	Transmitted	ADMIN	1 of 1 received
Total : 2 items for					2.85	USD				

## Out-of-Band Transaction Authentication

Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Company users may be charged standard text message rates for SMS messages based on their carrier contract.



## Token Transaction Authentication

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.

