



# Wire Tansfers

**Life is exciting. Let us help.**

## One-Time Wires

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### About One-Time Wires

The one-time wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts on an as-needed basis without templates.

The Manage Alerts page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

### Wiring Money

1. Click **Transfers and Payments > Wire money**.

2. Select or fill in the **Debit Information** options:

Option	Description
Wire type	Domestic wire, Foreign currency wire, or USD (U.S. Dollar) international wire. A company user's enabled wire services determine the wire types available.
Template name	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.
Account	The account from which funds are drawn.
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.
Amount	The dollar amount of the transfer. Commas 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.
Currency	The type of currency. For example, U.S. Dollar. This field defaults to USD - US Dollars for domestic and USD international wire requests.

3. Click **Continue**.

4. If applicable, select or fill in the additional **Debit Information** options:

Option	Description
Conversion rate (optional)	The rate used to calculate the converted U.S. Dollar equivalent of the entered foreign currency amount.
Contract number	A contract number representing the rate of exchange quoted

to you for a foreign currency wire for today's date.

USD equivalent

Click the Calculate currency equivalent link to get the U.S. Dollar equivalent for the currency specified using the current conversion rate.

5. Select or fill in the **Recipient Information** options:

<b>Option</b>	<b>Description</b>
Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
Recipient account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
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, ampersand, and question mark.
Bank address 1	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.
Bank address 2	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.
Bank address 3	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.
Recipient 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, ampersand, and question mark.
Recipient address 1	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.

	mark.
Recipient address 2	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.
Recipient address 3	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.
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. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

6. If applicable, select or fill in the **First Intermediary Information** options:

<b>Option</b>	<b>Description</b>
Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
Intermediary account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
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, ampersand, and question mark.
Bank address 1	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.
Bank address 2	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.

Bank address 3 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.

7. If applicable, select or fill in the **Secondary Intermediary Information** options:

<b>Option</b>	<b>Description</b>
Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
Intermediary account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
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, ampersand, and question mark.
Bank address 1	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.
Bank address 2	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.
Bank address 3	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.

8. If applicable, fill in or change the **Wire Initiator Information** options:

<b>Option</b>	<b>Description</b>
Wire initiator name	This field is pre-filled with your company 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, ampersand, and question mark.

Wire initiator address 1	This field is pre-filled with your company address. 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, ampersand, and question mark.
Wire initiator address 2	This field is pre-filled with your company address. 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, ampersand, and question mark.
Wire initiator address 3	This field is pre-filled with your company address. 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, ampersand, and question mark.
Security code	The code provided to you by your financial organization for security purposes.

9. Click **Continue**.

10. Verify the wire as needed and then click one of the following options:

<b>Option</b>	<b>Description</b>
Submit for approval	Approve the transfer later or allow other users in the company to approve it.
Transmit	Approve and transmit the transfer.
Approve	Approve the transfer now.

11. If prompted, complete additional user validation:

11.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

11.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- 11.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
12. If required, type your token passcode and then click **Continue**.

*Verify Wire Page Sample*

### Verify Wire

[New transaction without using a template](#) | [View your wire limits](#)

[Edit this request](#)

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#### Debit Information

Wire type:	Domestic wire
Account:	ABC Savings - *3456
Security code:	
Send on date:	09/05/2014
Amount:	78.99
Currency:	USD

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#### Recipient Information

Bank ID type:	ABA
Bank ID:	075902308
Recipient account: (if appropriate enter the IBAN)	1234567890
Bank name:	SAMPLE BANK
Bank address 1:	WAUPUN
Bank address 2:	WI
Bank address 3:	
Recipient name:	John Customer
Recipient address 1:	12345 Sample Street
Recipient address 2:	Wauwatosa, WI
Recipient address 3:	
Additional information for recipient:	Sample

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#### First Intermediary Information

Bank ID type:	
Bank ID:	
Intermediary account: (if appropriate enter the IBAN)	
Bank name:	
Bank address 1:	
Bank address 2:	
Bank address 3:	

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#### Second Intermediary Information

Bank ID type:	
Bank ID:	
Intermediary account: (if appropriate enter the IBAN)	
Bank name:	
Bank address 1:	
Bank address 2:	
Bank address 3:	

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#### Wire Initiator Information

Wire initiator name:	Eleuer First Company
Wire initiator address 1:	5430 Data Court
Wire initiator address 2:	Suite 101
Wire initiator address 3:	Ann Arbor, MI 48108

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

## Template-based Wires

### About Template-based Wires

The template-based wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts using pre-defined templates.

A template is a preset format that defines the recipient, first and second intermediary (if applicable), and wire initiator information and is intended for repetitive use.

If your company requires multiple approvals for template setup; template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The Manage Alerts page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

### Wiring Money via Template

1. Click **Transfers and Payments > Wire money**.
2. Select or fill in the **Template Based Wire Transfer Information** options:

Option	Description
Template name	List of pre-defined templates.
Conversion rate (optional)	The rate used to calculate the converted U.S. Dollar equivalent of the entered foreign currency amount.
Contract number	A contract number representing the rate of exchange quoted to you for a foreign currency wire for today's date.
Amount	The dollar amount of the transfer. Commas 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.
USD equivalent	Click the <b>Calculate currency equivalent</b> link to get the U.S. Dollar equivalent for the currency specified using the current conversion rate.
Additional information for the 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. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and



Frequency	percent sign. Today only, One time, Weekly, Every other week, Twice a month - the 15th and last day of the month, Monthly, Monthly - last day of the month, Every three months, Every three months - last day of the month, Every six months, Every six months - last day of the month, Yearly, or Custom.
Next send on	The start date of the recurring wire.
End on	Continue indefinitely, Continue until this date, or Continue for this many occurrences.
Processing options	Use the next processing date if a scheduled request falls on a non-processing date or Use the previous processing date if a scheduled request falls on a non-processing date .
Security code	The code provided to you by your financial organization for security purposes.

3. Click **Continue**.

4. Verify the wire as needed and then click one of the following options:

<b>Option</b>	<b>Description</b>
Submit for approval	Approve the wire later or allow other users in the company to approve it.
Transmit	Approve and transmit the wire.
Approve	Approve the wire now.

5. If prompted, complete additional user validation:

5.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

5.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

5.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

- If required, type your token passcode and then click **Continue**.

*Verify Wire Page Sample*

**Verify Wire**

**Note: You may transmit current day wire requests before 03:00 PM ET.**

[New transaction using a template](#) | [View your wire limits](#)

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**Template Based Wire Transfer Information** [Edit request](#)

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Template name:	Fedline201204241106501
Currency:	USD
Amount:	2.00
Additional information for recipient:	Sample
Security code:	
Frequency:	Every other week
Send first transfer on:	09/04/2014
End on:	Continue for this many occurrences: 4
Processing options:	The next processing date if a scheduled request falls on a non-processing date

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

## Wiring Money via Multiple Templates

- Click **Transfers and Payments > Wire money via multiple templates**.
- Select a **Template name** option.
- In the **Amount** field, type the amount of money you want to transfer. Commas and decimals can be used when typing the amount of the transfer. If decimals are used, then two digits to the right of the decimal must be entered. If decimals are not used, the system defaults to whole dollars.
- If desired, change the **Send On Date**.
- Optional:** In the **Additional information for recipient** field, type in text that will accompany the wire. Up to 140 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, and question mark.
- If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
- Click **Continue**.
- Verify the wires as needed and then click one of the following options:

Option	Description
Submit for approval	Approve the wires later or allow other users in the company to approve them.
Transmit	Approve and transmit the wires.

Approve Approve the wires now.

9. If prompted, complete additional user validation:

9.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

9.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

9.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**

*Verify Wires Page Sample*

### Verify Wires

[Multiple new transactions](#) | [View your wire limits](#) [Edit request](#)

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Approval Status
CSB Inc - *1111	Fedline201204241129481	CBME	9.99	USD	09/10/2014	0 of 1 received
Additional information: Sample						
CSB Inc - *1111	Fedline201204241106501	CBME	8.99	USD	09/08/2014	0 of 1 received
Additional information: More samples						

To schedule this request without approving it, click [submit for approval](#)

## Current-day Wires

### Approving Current-day Wires

Approve wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Transfers and Payments > Approve wires**.
2. Select the wires to approve.
3. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
4. Click **Continue**.
5. Verify the wires and then click one of the following options:

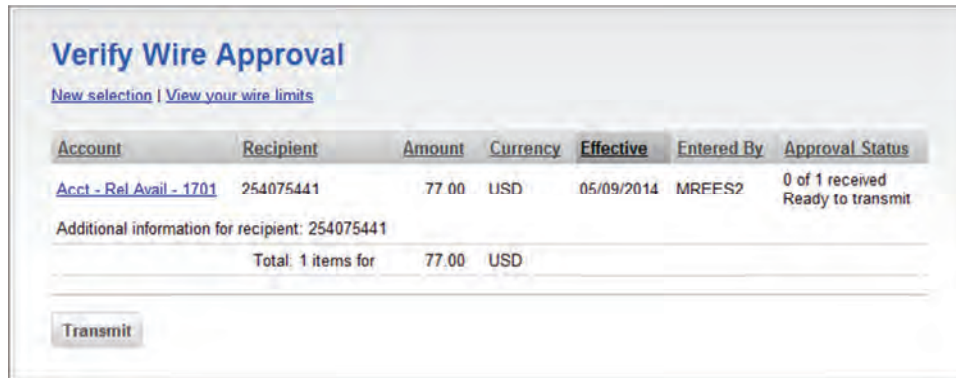
<b>Option</b>	<b>Description</b>
Approve	Approve the wires now.
Transmit	Approve and transmit the wires.
Approve/Transmit	Approve the wires now. Wires that have received all required approvals are transmitted.

**Note:** The number of approvals required and approval settings for the service determine the options available to you.

6. If prompted, complete additional user validation:
  - 6.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - 6.2 Do one of the following:
    - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
    - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - 6.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

- If required, type your token passcode and then click **Continue**.

*Verify Wire Approval Page Sample*



Account	Recipient	Amount	Currency	Effective	Entered By	Approval Status
<a href="#">Acct - Rel Avail - 1701</a>	254075441	77.00	USD	05/09/2014	MRFES2	0 of 1 received Ready to transmit
Additional information for recipient: 254075441						
Total: 1 items for		77.00	USD			

## Editing Current-day Wires

An un-approved wire that has a current-day transmit date or a scheduled wire that was not approved prior to the transmit date can be edited. Editing a wire removes any approvals it received previously and the wire must be re-approved.

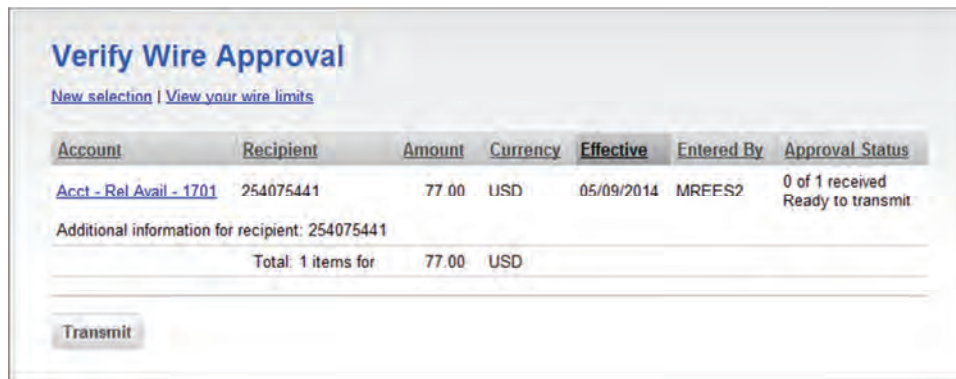
- Click **Transfers and Payments > Approve wires**.
- Click the link in the **Account** column for the wire you want to edit.
- Click the **Edit request** link.
- Click **Edit wire**.
- Edit the **Debit Information** options as needed and then click **Continue**
- Edit the options in the following sections as needed: **Recipient Information**, **First Intermediary Information (optional)**, **Second Intermediary Information (optional)**, and **Wire Initiator Information (optional)**.
- If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
- Click **Continue**.
- Verify the wires and then click one of the following options:

Option	Description
Submit for approval	Approve the wire later or allow other users in the company to approve it.
Approve	Approve the wire now.
Transmit	Approve and transmit the wire.

**Note:** The number of approvals required and approval settings for the service determine the options available to you.

10. If prompted, complete additional user validation:
  - 10.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - 10.2 Do one of the following:
    - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
    - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - 10.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
11. If required, type your token passcode and then click **Continue**.

*Verify Wire Approval Page Sample*



Account	Recipient	Amount	Currency	Effective	Entered By	Approval Status
<a href="#">Acct - Rel Avail - 1701</a>	254075441	77.00	USD	05/09/2014	MRFES2	0 of 1 received Ready to transmit
Additional information for recipient: 254075441						
Total: 1 items for		77.00	USD			

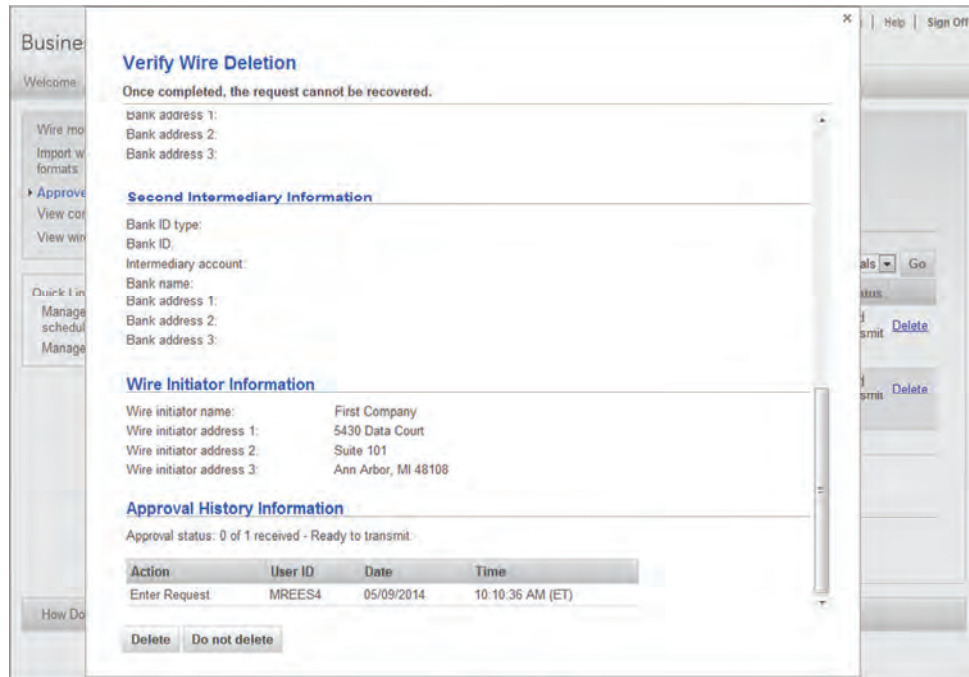
## Deleting Current-day Wires

Delete un-approved wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date

1. Click **Transfers and Payments > Approve wires**.
2. Click the **Delete** link beside the wire you want to delete.

3. Verify the wire as needed and then click **Delete**.

*Verify Wire Deletion Page Sample*



**Verify Wire Deletion**  
Once completed, the request cannot be recovered.

Bank address 1:  
Bank address 2:  
Bank address 3:

**Second Intermediary Information**  
Bank ID type:  
Bank ID:  
Intermediary account:  
Bank name:  
Bank address 1:  
Bank address 2:  
Bank address 3:

**Wire Initiator Information**  
Wire initiator name: First Company  
Wire initiator address 1: 5430 Data Court  
Wire initiator address 2: Suite 101  
Wire initiator address 3: Ann Arbor, MI 48108

**Approval History Information**  
Approval status: 0 of 1 received - Ready to transmit.

Action	User ID	Date	Time
Enter Request	MREES4	05/09/2014	10:10:36 AM (ET)

**Delete** **Do not delete**

## Scheduled Wires

### Approving Scheduled Transactions

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the link in the **Approval Status** column for the transaction you want to approve.
3. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
4. Click **Approve**.
5. If prompted, complete additional user validation:
  - 5.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - 5.2 Do one of the following:
    - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
    - If you selected to be contacted by SMS text, a dialog box is displayed for you to

enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- 5.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.

## Deleting a Scheduled Transactions

A scheduled transaction can be deleted by the company user who created it. When a scheduled transaction is deleted remaining transactions in the schedule are not affected.

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the **Edit request** link beside the transaction you want to delete.
3. Click the **Delete request** link.
4. Verify the transaction as needed and then click **Delete**.

## Editing a Scheduled Transactions

A scheduled transaction can be edited by the company user who created it. When changes are made to a scheduled transaction, any previous approvals it received are removed and the transaction must be re-approved.

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the **Edit request** link beside the transaction you want to edit.
3. Edit the transaction as needed.
4. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
5. Click **Continue**
6. Verify the transaction as needed and then click one of the following options:

<b>Option</b>	<b>Description</b>
Submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and transmit the transaction.





7. If prompted, complete additional user validation:
  - 7.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - 7.2 Do one of the following:
    - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
    - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - 7.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**.

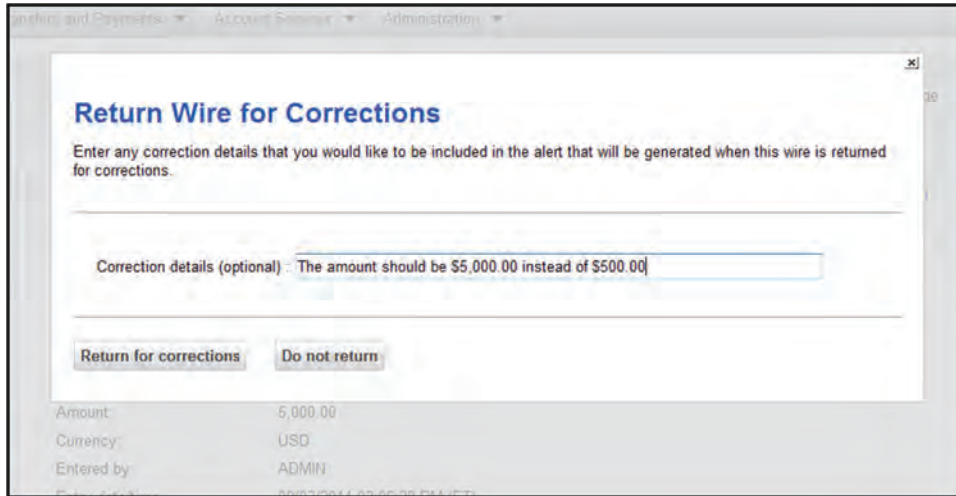
## Saved and Returned Wires

### Returning a Wire for Corrections

Wires that are pending approval can be returned to another company user for editing.

1. Click **Transfers and Payments > Approve wires**.
2. Click the link in the **Account** column for the wire you want to return.
3. Click the **Return wire for edit** link.
4. **Optional:** In the **Correction details** field, type the reason why the wire is being returned for correction. These details are included in the Wire Transfer Returned for Corrections alert for company users who subscribed to this alert.
5. Click **Return for corrections**.

*Return Wire For Corrections Page Sample*



**Return Wire for Corrections**

Enter any correction details that you would like to be included in the alert that will be generated when this wire is returned for corrections.

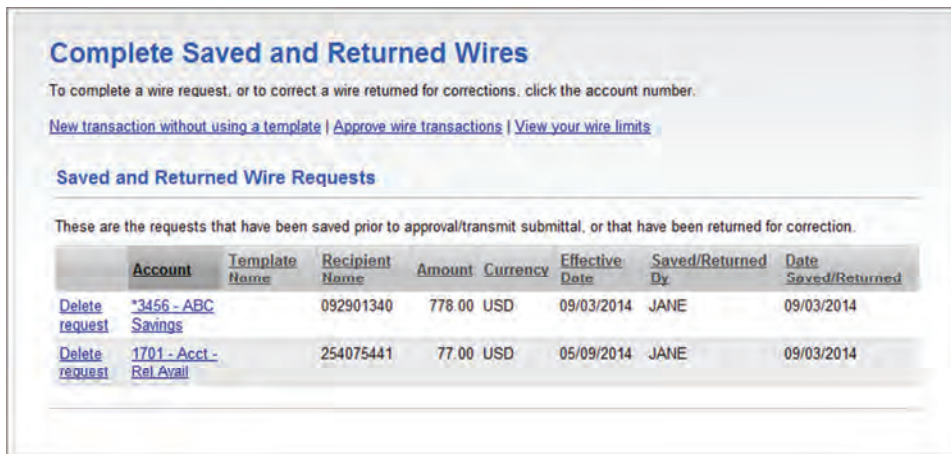
Correction details (optional): The amount should be \$5,000.00 instead of \$500.00

Amount: 5,000.00  
Currency: USD  
Entered by: ADMIN

**Completing a Saved or Returned One-time Wire**

1. Click **Transfers and Payments > Wire money**.
2. Click the **View saved or returned wires requiring corrections** link.
3. Click the link in the **Account** column for the wire you want to complete.
4. Complete the wire as described in the [Wiring Money](#) task.

*Complete Saved and Returned Wires Page Sample*



**Complete Saved and Returned Wires**

To complete a wire request, or to correct a wire returned for corrections, click the account number.

[New transaction without using a template](#) | [Approve wire transactions](#) | [View your wire limits](#)

**Saved and Returned Wire Requests**

These are the requests that have been saved prior to approval/transmit submittal, or that have been returned for correction.

	Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Saved/Returned By	Date Saved/Returned
<a href="#">Delete request</a>	<a href="#">*3456 - ABC Savings</a>		092901340	778.00	USD	09/03/2014	JANE	09/03/2014
<a href="#">Delete request</a>	<a href="#">1701 - Acct - Rel Avail</a>		254075441	77.00	USD	05/09/2014	JANE	09/03/2014

**Deleting a Saved or Returned One-time Wire**

1. Click **Transfers and Payments > Wire money**.

2. Click the **View saved or returned wires requiring corrections** link.
3. Click the **Delete request** link.
4. Verify the wire as needed and then click **Delete request**.

## Out-of-Band Transaction Authentication

Company users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud and is accomplished through a one-time security code via a phone call or SMS message (if applicable).

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

*One Time Security Code Page Sample*

**One - Time Security Code**  
Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Phone:  (XXX) XXX-1212  
 (XXX) XXX-1234  
 (XXX) XXX-1313  
 XX XX XXX 4567

Text message:  Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

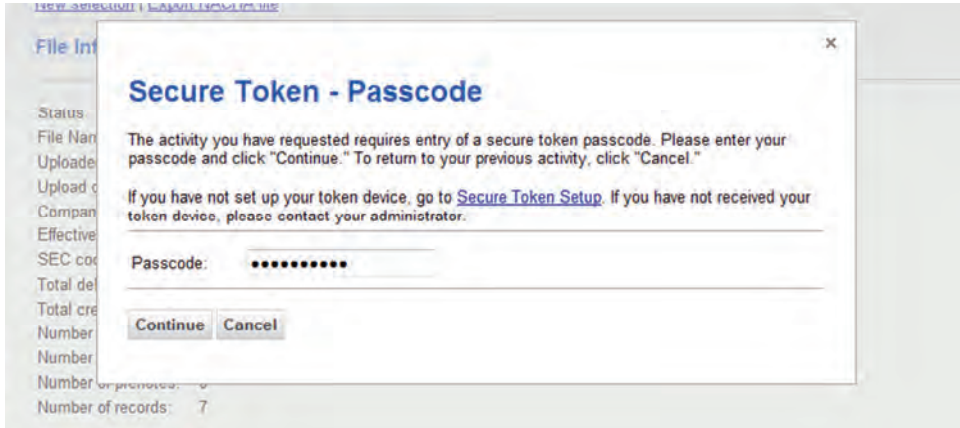
[My phone number is not listed](#)

## Token Transaction Authentication

Company users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud and is accomplished through a one-time token code.

Secure Token - Passcode Page Sample



## Searching Completed Wires

1. Click **Transfers and Payments > View completed wires**
2. Select an **Output to** option:
  - Screen
  - CSV file
  - PDF
3. Select one or more **Account** options.
4. Select a **Date range** option:
  - Specific date
  - From/To
5. Select a **Status** option:
  - All
  - TRANSMITTED
  - PROCESSED
  - CONFIRMED

- REJECTED
- IN PROCESS (the transaction is pending validation from your financial organization)

6. Select a **Wire type** option:

- Domestic wire
- Foreign currency international wire
- USD international wire
- Wires uploaded via file

7. Click **Generate report**.

*Completed Wires Page Sample*

**Completed Wires** [Print this page](#)

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

[New search](#)

Download this report as:

<input type="checkbox"/>	Account	Template	Wire Type	Recipient	Amount	Currency	Effective	Uploaded in file	Status	Entered By	Approval Status
<input checked="" type="checkbox"/>	<a href="#">PRESTIGE OPERATING ACCOUNT - *4511</a>	Prestige Monthly	Domestic wire	Prestige Design	5000.00	USD	09/03/2014	wire_file1.txt	Transmitted	ADMIN	2 of 2 received
<input type="checkbox"/>	<a href="#">PRESTIGE HEALTH ACCOUNT - *2470</a>		USD international wire	Prestige Design	750.00	USD	09/01/2014		Transmitted	PAT004	2 of 2 received
<input type="checkbox"/>	<a href="#">PRESTIGE OPERATING ACCOUNT - *4511</a>		USD international wire	Banker Design	15,000.00	USD	08/30/2014		Transmitted	ADMIN	3 of 3 received
<input type="checkbox"/>	<a href="#">PRESTIGE OPERATING ACCOUNT - *4511</a>		Domestic wire	Mortgage America	20,000.00	USD	08/30/2014		Transmitted	ADMIN	3 of 3 received
<input type="checkbox"/>	<a href="#">PRESTIGE OPERATING ACCOUNT - *4511</a>		Foreign currency international wire		900.00	EUR	08/30/2014		Transmitted	ADMIN	2 of 2 received
<input type="checkbox"/>	<a href="#">PRESTIGE OPERATING ACCOUNT - *4511</a>	Prestige Quarterly	USD international wire	Prestige Design	50,000.00	USD	08/29/2014		Rejected	DAVID2	3 of 3 received

[Print details of selected wires](#)

### Copying a Template - Wire

1. Click **Transfers and Payments > Manage wire templates**.
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the **Copy template** link.
4. In the **Template name** field, type a unique name (up to 50 characters).
5. Change the options in the following sections as needed: **Debit Information, Recipient Information, First Intermediary Information (optional), Second Intermediary Information (optional), and Wire Initiator Information (optional)**
6. Click **Add template**.

### Editing a Template - Wire

1. Click **Transfers and Payments > Manage wire templates**.
2. Click the link in the **Template Name** column for the template you want to edit.
3. Click the **Edit template** link.
4. Change the options in the following sections as needed: **Debit Information, Recipient Information, First Intermediary Information (optional), Second Intermediary Information (optional), and Wire Initiator Information (optional)**
5. Click **Save changes**.

### Deleting a Template - Wire

1. Click **Transfers and Payments > Manage wire templates**.
2. Click the **Delete** link beside the template to delete.
3. Verify the template as needed and then click **Delete**.

Verify Template Deletion Page Sample

### Verify Template Deletion

Once deleted, the template cannot be recovered. Requests previously entered using this template will not be affected by the template being deleted.

[Maintain other wire templates](#)

Bank address 2: 111101458  
 Bank address 3:  
 Recipient name: 111101458  
 Recipient address 1: 111101458  
 Recipient address 2: 111101458  
 Recipient address 3:  
 Additional information for recipient: 111101458

#### Second Intermediary Information

Bank ID type:  
 Bank ID:  
 Intermediary account: (if appropriate enter the IBAN)  
 Bank name:  
 Bank address 1:  
 Bank address 2:  
 Bank address 3:

#### Wire Initiator Information

Wire initiator name: Bleuer First Company  
 Wire initiator address 1: 5430 Data Court  
 Wire initiator address 2: Suite 101  
 Wire initiator address 3: Ann Arbor, MI 48108

## Approving a Template Request - Wire

1. Click **Transfers and Payments > Approve wire templates.**
2. Select the templates to approve and then click **Approve.**

The template changes become effective once the required number of approvals is received.

Template Approval Confirmation Page Sample

### Template Approval Confirmation

[Print this page](#)

**The templates below have been approved.**

All approvals must be received before these template requests will be effective.

[New selection](#)

#### Wire Transfer Templates Approved

Template Name	Account	Recipient Name	Approval Status
NewDomestic	*2345	255077370	2 of 2 received
TemplateName	*3456	211070227	2 of 2 received

## Canceling a Template Request - Wire

1. Click **Transfers and Payments > Approve wire templates.**
2. Click the link in the **Template Name** column for the template request you want to cancel.
3. Click the **Cancel template request** link.
4. Verify the template as needed and then click **Cancel request.**

*Verify Template Cancellation Page Sample*

### Verify Template Cancellation

[Print this page](#)

Once completed, the template request cannot be recovered.

The green (●) indicates that a value has changed on the template.

[View template details](#)

---

#### Debit Information

Template name: name  
 Wire type: Domestic wire  
 ● Account: **ABC Savings - \*3456**  
 Currency: USD

---

#### Recipient Information

Bank ID type: ABA  
 Bank ID: 0000000  
 Recipient account: 9823904832908  
 Bank name: SAMPLE BANK  
 Bank address 1: GAITHERSBURG  
 Bank address 2: MD  
 Bank address 3:  
 ● Recipient name: **Name**  
 ● Recipient address 1: **Add 1**  
 ● Recipient address 2: **Add 2**  
 Recipient address 3:  
Additional information for recipient

---

#### First Intermediary Information

Bank ID type:  
 Bank ID:  
 Intermediary account:  
 Bank name:  
 Bank address 1:  
 Bank address 2:  
 Bank address 3:

---

#### Second Intermediary Information

Bank ID type:  
 Bank ID:  
 Intermediary account:  
 Bank name:  
 Bank address 1:  
 Bank address 2:  
 Bank address 3:

---

#### Wire Initiator Information

Wire initiator name: Sample Company  
 Wire initiator address 1: 12345 Sample Way  
 Wire initiator address 2: Suite 101  
 Wire initiator address 3: Milwaukee, WI 53225

---

#### Approval History Information

Approval Status: 1 of 2 received

Action	User ID	Date	Time
Approve Request	MRFES4	02/20/2014	10:09:27 AM (ET)



## Scheduled Wires

### About Transaction Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

### User Roles and Entitlements Required for Managing Scheduled Transactions

Task	Required Role	Required Account Entitlement
Scheduling a transaction	N/A	Entitled Account (for the account used in the scheduled transaction)
Approving a scheduled transaction or schedule	Approval	Allow Transmit (for the account used in the scheduled transaction)
Viewing a scheduled transaction	N/A	Entitled Account (for the account used in the scheduled transaction)

**Note:** In the table it is assumed the company user is enabled to the appropriate service.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all transactions governed by it. Any approvals previously applied to all transactions governed by the schedule are removed and the transactions must be re-approved. Edits cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all transactions associated with it are deleted.

### Approval for Schedule and Scheduled Transactions

Each transaction governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Transactions can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled transaction including requests scheduled by other company users. Once a scheduled transaction has received all required approvals it is transmitted on the specified send on date.

If a transaction or schedule is modified, any approvals previously applied are removed and the transaction or schedule must be re-approved.

## Scheduled Transaction Frequency Definition

Frequency	Definition
Today only	Sends the transaction once on today's date.
One time	Sends the transaction once on a date in the future.
Weekly	Sends the transaction on the same day each week.
Every other week	Sends the transaction on the same day every other week.
Twice a month - the 15 <sup>th</sup> and last day of the month	Sends the transaction on the 15 <sup>th</sup> and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported. When <b>Custom</b> is selected, a table appears next to the <b>Send on</b> field that allows you to select different send on dates.

**Note:** Some frequencies may not be available for all services.

## Approving Scheduled Transactions

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the link in the **Approval Status** column for the transaction you want to approve.
3. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
4. Click **Approve**.
5. If prompted, complete additional user validation:
  - 5.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

5.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

5.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

6. If required, type your token passcode and then click **Continue**.

## Editing a Schedule Transaction

A scheduled transaction can be edited by the company user who created it. When changes are made to a scheduled transaction, any previous approvals it received are removed and the transaction must be re-approved.

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the **Edit request** link beside the transaction you want to edit.
3. Edit the transaction as needed.
4. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
5. Click **Continue**
6. Verify the transaction as needed and then click one of the following options:

<b>Option</b>	<b>Description</b>
Submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and transmit the transaction.

7. If prompted, complete additional user validation:

- 7.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

7.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

7.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**.

## Deleting a Scheduled Transaction

A scheduled transaction can be deleted by the company user who created it. When a scheduled transaction is deleted remaining transactions in the schedule are not affected.

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the **Edit request** link beside the transaction you want to delete.
3. Click the **Delete request** link.
4. Verify the transaction as needed and then click **Delete**.

## Approving a Schedule

Approving a schedule applies your approval to all transactions governed by the schedule.

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click **Edit schedule** link for the schedule you want to approve.
3. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
4. Click **Continue**.

5. Verify the schedule as needed and then click **Approve**.
6. If prompted, complete additional user validation:
  - 6.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - 6.2 Do one of the following:
    - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
    - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - 6.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
7. If required, type your token passcode and then click **Continue**.

## Editing a Schedule

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click **Edit schedule** link for the schedule you want to edit.
3. Edit the schedule as needed.
4. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
5. Click **Continue**.
6. Verify the schedule as needed and then click one of the following options:

Option	Description
Approve	Approve the schedule now.
Submit schedule	Approve the schedule later or allow other users in the company to approve it.

7. If prompted, complete additional user validation:
  - 7.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - 7.2 Do one of the following:
    - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
    - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - 7.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**.

## Deleting a Schedule

A schedule can only be deleted by the company user who created it.

1. Click **Transfers and Payments > Manage next scheduled requests**.
2. Click the **Edit schedule** link.
3. Click the **Delete schedule** link.
4. Verify the schedule as needed and then click **Delete**.

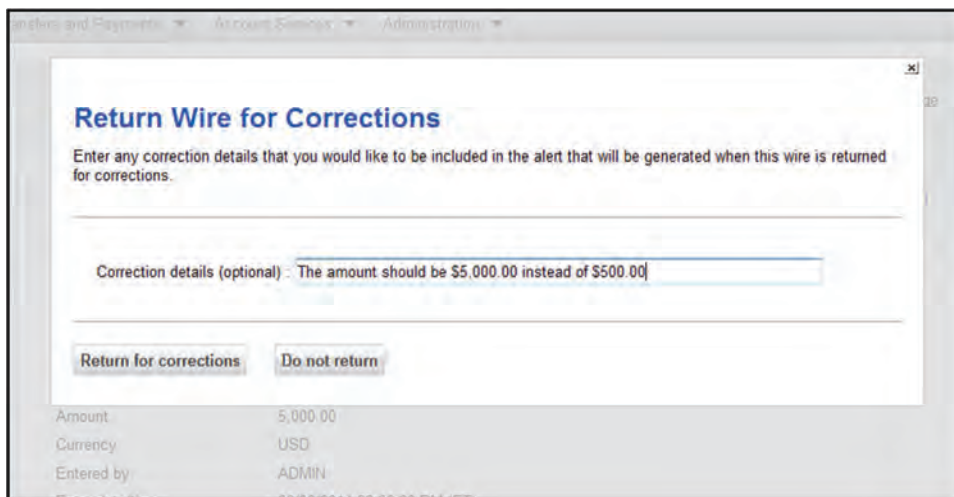
## Saved and Returned Wires

### Returning a Wire for Corrections

Wires that are pending approval can be returned to another company user for editing.

1. Click **Transfers and Payments > Approve wires**.
2. Click the link in the **Account** column for the wire you want to return.
3. Click the **Return wire for edit** link.
4. **Optional:** In the **Correction details** field, type the reason why the wire is being returned for correction. These details are included in the Wire Transfer Returned for Corrections alert for company users who subscribed to this alert.
5. Click **Return for corrections**.

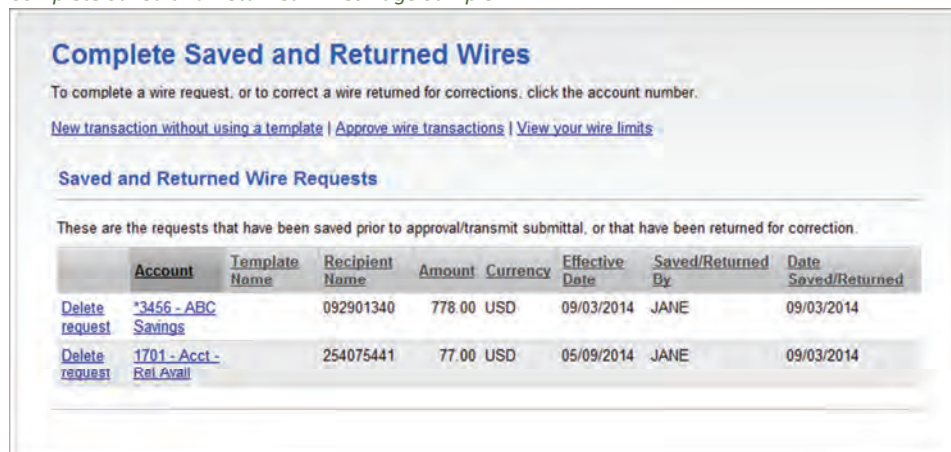
Return Wire For Corrections Page Sample



### Completing a Saved or Returned Template Based Wire

1. Click **Transfers and Payments > Wire money - via template.**
2. Click the **View saved or returned wires requiring corrections** link.
3. Click the link in the **Account** column for the wire you want to complete.
4. Complete the wire as described in the [Wiring Money via Template](#) task.

Complete Saved and Returned Wires Page Sample



	Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Saved/Returned By	Date Saved/Returned
<a href="#">Delete request</a>	<a href="#">*3456 - ABC Savings</a>		092901340	778.00	USD	09/03/2014	JANE	09/03/2014
<a href="#">Delete request</a>	<a href="#">1701 - Acct - Rel Avail</a>		254075441	77.00	USD	05/09/2014	JANE	09/03/2014

### Deleting a Saved or Returned Template - Based Wire

1. Click **Transfers and Payments > Wire money via template.**
2. Click the **View saved or returned wires requiring corrections** link.
3. Click the **Delete request** link.
4. Verify the wire as needed and then click **Delete request.**