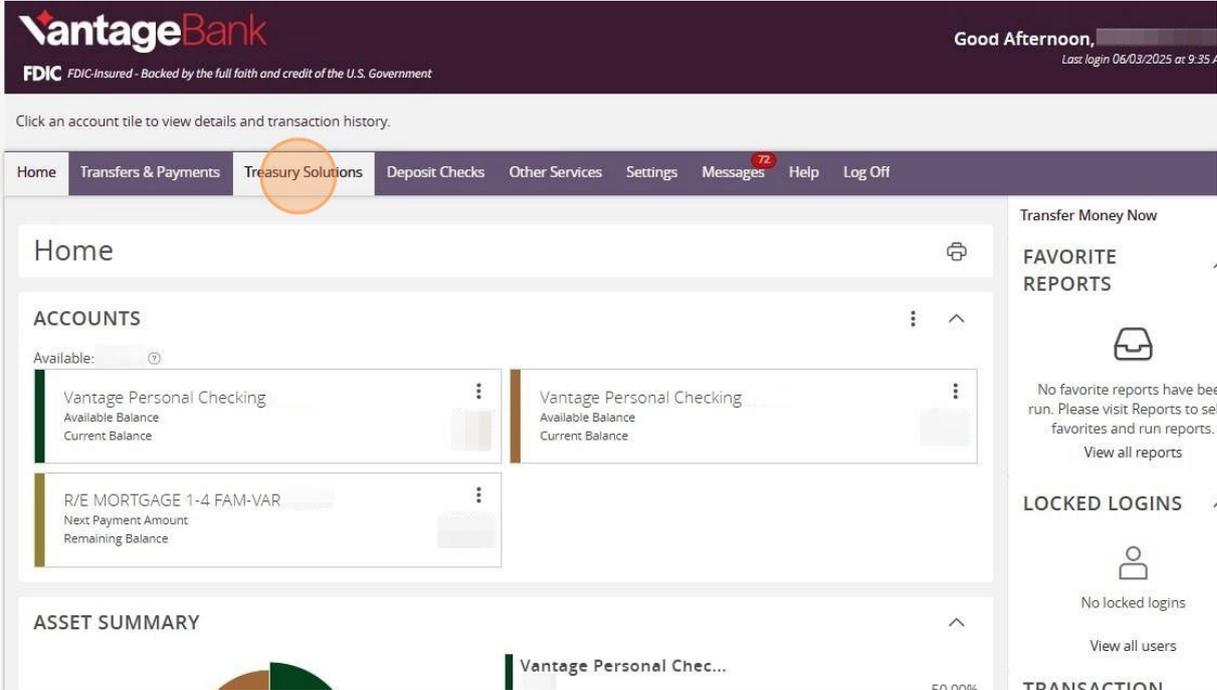


Guía para Transferencias Internacionales

1 Inicie sesión en la Banca en Línea Empresarial y seleccione la opción de "Treasury Solutions"



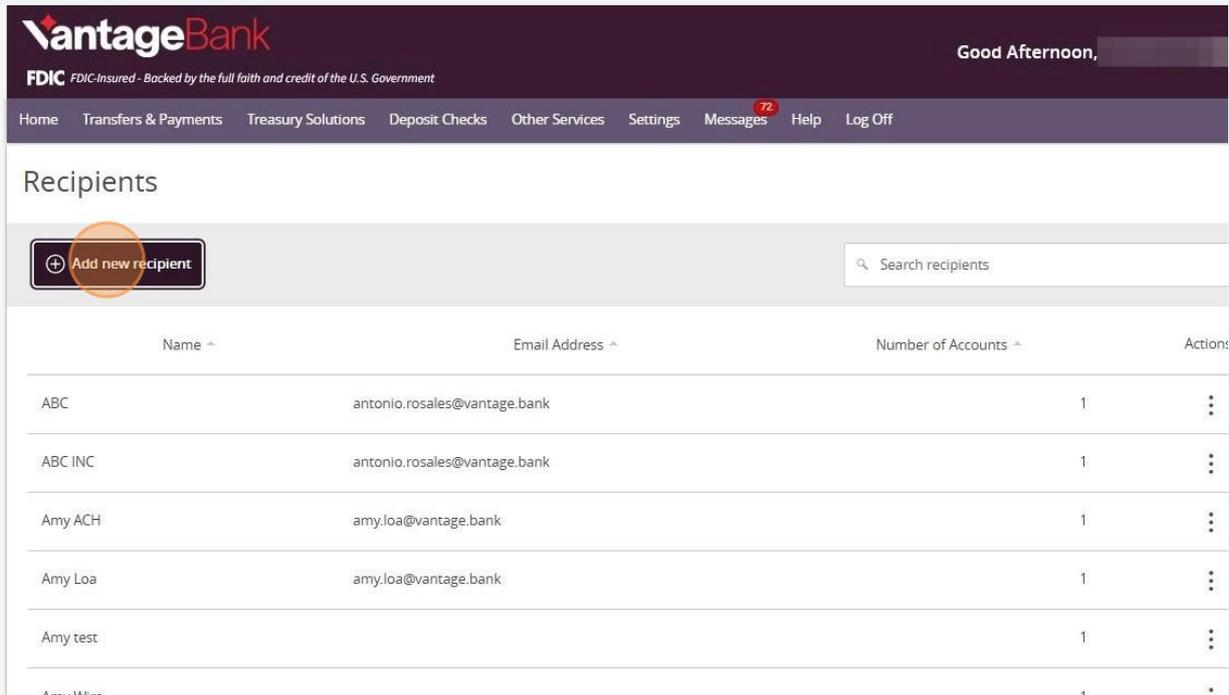
2

Presione "Recipients" si desea dar de alta una plantilla para el beneficiario.

Nota: Si ya cuenta con una plantilla para el pago, o desea procesar un pago por única ocasión sin guardar el beneficiario, proceda al paso 14.

The screenshot shows the AdvantageBank Treasury Solutions interface. At the top, the AdvantageBank logo is on the left, and the text "Good Afternoon, [blurred]" is on the right. Below the logo, it says "FDIC-insured - Backed by the full faith and credit of the U.S. Government". A navigation bar contains the following items: Transfers & Payments, Treasury Solutions (highlighted), Deposit Checks, Other Services, Settings, Messages (with a red notification bubble containing the number 72), Help, and Log Off. The main content area is titled "Treasury Solutions" and features a "PAYMENT MANAGEMENT" section. This section contains eight tiles: "Payments" (Create, upload, manage ACH, wire, and other one-time or recurring payments), "Recipients" (Create & manage recipients of commercial payments), "ACH Pass-Thru" (Create a batch ACH payment by uploading a file), "Tax Payments" (Pay federal or state taxes), "LockBox" (LockBox DSO), "Foreign Exchange Services" (Foreign Exchange Services DSO), "Wire Reporting" (Manage wire transfer activity including status updates), and "Foreign Exchange Authenticator" (First time log in and OTP management). The "Recipients" tile is circled in orange.

3 Presione "Add new recipient".



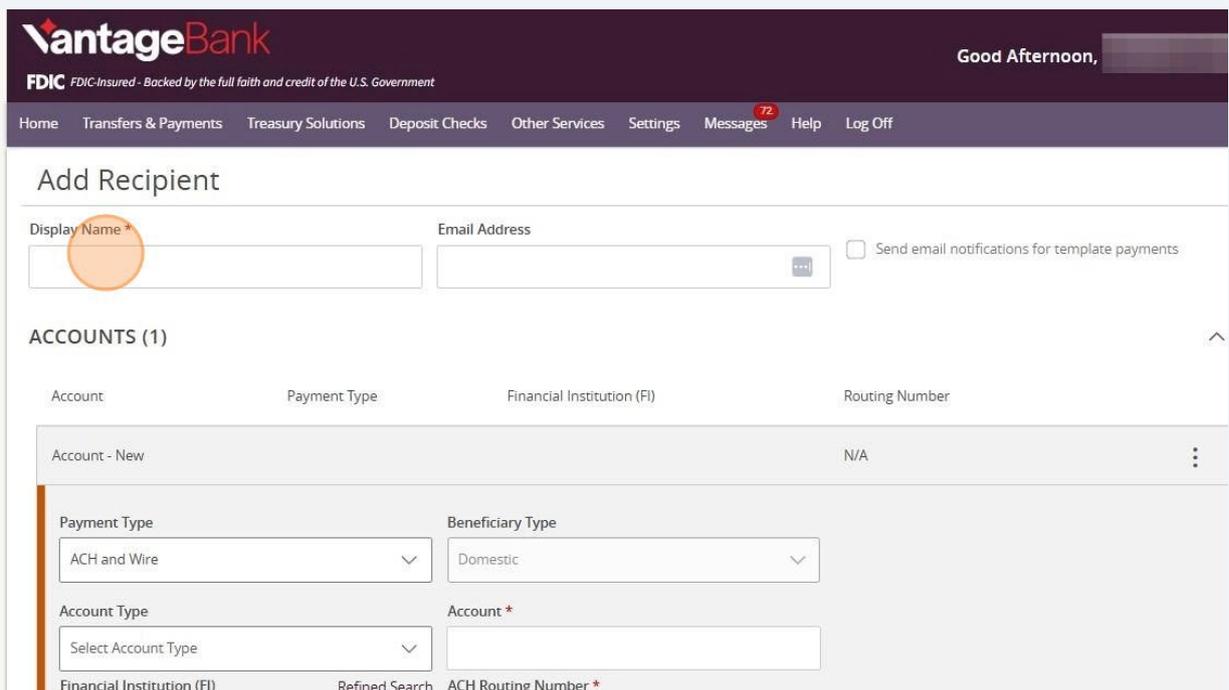
The screenshot shows the VantageBank website interface. At the top, there is a navigation bar with the VantageBank logo, FDIC logo, and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". The user is logged in as "Good Afternoon, [Name]". The main menu includes Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a notification badge of 72), Help, and Log Off. The page title is "Recipients". Below the title, there is a search bar labeled "Search recipients" and a button labeled "Add new recipient" with a plus icon, which is circled in orange. Below the search bar is a table with the following columns: Name, Email Address, Number of Accounts, and Actions. The table contains five rows of recipient data:

Name	Email Address	Number of Accounts	Actions
ABC	antonio.rosales@vantage.bank	1	⋮
ABC INC	antonio.rosales@vantage.bank	1	⋮
Amy ACH	amy.loa@vantage.bank	1	⋮
Amy Loa	amy.loa@vantage.bank	1	⋮
Amy test		1	⋮

4 Ingrese el nombre para mostrar, ya sea un apodo o nombre corto del destinatario en el campo "Display Name".

Nota:

Para configurar las notificaciones por correo electrónico, deberá ingresar su dirección de correo electrónico y marcar la casilla "Send email notifications for template payments."



The screenshot shows the "Add Recipient" form in the VantageBank website. The form has two input fields: "Display Name" and "Email Address", both with asterisks indicating they are required. The "Display Name" field is circled in orange. To the right of the "Email Address" field is a checkbox labeled "Send email notifications for template payments". Below the form is a section titled "ACCOUNTS (1)" with an upward arrow. It contains a table with the following columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table has one row: "Account - New", "N/A", and "⋮". Below the table are four dropdown menus: "Payment Type" (selected: ACH and Wire), "Beneficiary Type" (selected: Domestic), "Account Type" (selected: Select Account Type), and "Account *". At the bottom, there are labels for "Financial Institution (FI)", "Refined Search", and "ACH Routing Number *".

5

Presione "Payment type" para escoger el tipo pagos para este beneficiario.

Nota:

Si el beneficiario tiene cuenta en un banco extranjero, seleccione solo "Wire Only"

The screenshot shows a web interface for adding a beneficiary account. At the top, there is a table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. Below the table, there is a form for a new account. The 'Payment Type' dropdown menu is open, showing options: ACH and Wire (selected), ACH Only, Wire Only, and ACH and Wire. An orange circle highlights the 'Wire Only' option. Other fields include Beneficiary Type (Domestic), Account *, ACH Routing Number *, Beneficiary FI (Name *, Country *, FI ABA Number *).

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Payment Type

- ACH and Wire
- ACH Only
- Wire Only
- ACH and Wire

Beneficiary Type

Domestic

Account *

ACH Routing Number *

Beneficiary FI

Name *

Country * United States

FI ABA Number *

6 Presione **"Beneficiary Type"** y elija de la lista **"International"**.

The screenshot shows a web interface for adding a new account beneficiary. The form is titled "ACCOUNTS (1)" and includes a table with columns for "Account", "Payment Type", "Financial Institution (FI)", and "Routing Number". Below the table, there is a section for "Account - New" with a "Payment Type" dropdown set to "Wire Only" and a "Beneficiary Type" dropdown menu that is open. The "Beneficiary Type" dropdown shows two options: "Domestic" (selected) and "International". An orange circle highlights the "International" option. Below the dropdowns, there are several required fields: "Account *", "Beneficiary FI" (with a help icon), "Name *", "Country *", "FI ABA Number *", "Address 1 *", "Address 2", "City *", "State *", and "Postal Code *". At the bottom, there is an "Intermediary FI" section with fields for "Name", "Country", and "Wire Routing Number".

7

En el campo "Account" - Ingrese el número de cuenta del beneficiario.

Nota:

Si el pago se dirige a alguno de los siguientes países, utilice la información correspondiente:

- **México:** usa la **CLABE**
- **Europa:** usa el **IBAN** (Puede validar si el IBAN es correcto dando clic en el botón IBAN)
- **Canadá y Australia:** usa el **número de tránsito** junto con el **número de cuenta**

ACCOUNTS (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A
	Payment Type Wire Only	Beneficiary Type International	International Account Type Account and SWIFT/BIC
Account *	Financial Institution (FI) Search by name or SWIFT/BIC #.		
	Beneficiary FI ⓘ		
Name *	Country *	SWIFT/BIC *	
Address 1 *	Address 2 *	Address 3	
Intermediary FI ⓘ			
Name	Country	Wire Routing Number	

8

En el campo "Financial Institution (FI)". - Ingrese el *BIC* o *SWIFT* para buscar el banco del beneficiario.

Nota:

"Financial Institution (FI) Refined Search" es una sección opcional que ayuda a confirmar la información bancaria. Se tiene la opción de seleccionar de una lista o ingresar manualmente la información del banco.

Recuerde siempre confirmar las instrucciones bancarias con el beneficiario por teléfono antes de enviar una nueva transferencia o crear una nueva plantilla.

ACCOUNTS (1) ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A
Payment Type	Beneficiary Type	International Account Type	
Wire Only	International	Account and SWIFT/BIC	
Account *	Financial Institution (FI)		
	Search by name or SWIFT/BIC #.		
IBAN	Other		
Beneficiary FI ⓘ			
Name *	Country *	SWIFT/BIC *	
	Select Country		
Address 1 *	Address 2 *	Address 3	
Intermediary FI ⓘ			
Name	Country	Wire Routing Number	

9

Después de ingresar el *Código Swift*, puede elegir el banco del beneficiario de la lista.

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A
Payment Type Wire Only	Beneficiary Type International		International Account Type Account and SWIFT/BIC
Account * <input type="text"/> IBAN Other	Financial Institution (FI) menomx BANCO MERCANTIL DEL NORTE SA, INSTITUCION DE BANCA MULTIPLE, GRUPO FINANCIERO BANORTE Avenida Revolution 3000 Monterrey NLE, 64830 SWIFT/BIC		SWIFT/BIC * <input type="text"/>
Beneficiary FI Name * <input type="text"/>	BANCO MERCANTIL DEL NORTE SA, INSTITUCION DE BANCA MULTIPLE, GRUPO FINANCIERO BANORTE Avenida Revolution 3000 Monterrey NLE, 64830 SWIFT/BIC		Address 3 <input type="text"/>
Address 1 * <input type="text"/>	BANCO MERCANTIL DEL NORTE SA, INSTITUCION DE BANCA MULTIPLE, GRUPO FINANCIERO BANORTE Avenida Revolution 3000 Monterrey NLE, 64830 SWIFT/BIC		Wire Routing Number <input type="text"/>
Intermediary FI Name <input type="text"/>	BANCO MERCANTIL DEL NORTE SA, United States		City <input type="text"/>
Address 1 <input type="text"/>	Address 2 <input type="text"/>		

10

La información del banco del beneficiario debería completarse automáticamente después de seleccionar el banco del beneficiario.

*En esta sección "Intermediary FI" ingrese la información del banco intermediario si aplica, incluyendo:

- Name
- Country
- ABA/Routing Number
- Address
- City
- State
- Postal Code

IMPORTANTE: Los pagos en dólares americanos necesitan un banco intermediario en los Estados Unidos, **no cambie el país del Intermediario**. Complete esta sección únicamente si el beneficiario le solicita un intermediario en especial, de lo contrario el sistema seleccionará el adecuado.

The screenshot shows a web form with two main sections: "Beneficiary FI" and "Intermediary FI".

Beneficiary FI

- Buttons: IBAN, Other
- Name: Banco Mercantil del Norte SA, Insti
- Country: Mexico
- SWIFT/BIC: [Empty]
- Address 1: Avenida Revolucion 3000
- Address 2: Monterrey, NLE
- Address 3: 64830

Intermediary FI

- Name: [Empty]
- Country: United States
- Wire Routing Number: [Empty]
- Address 1: [Empty]
- Address 2: [Empty]
- City: [Empty]
- State: Select State
- Postal Code: [Empty]

At the bottom right of the form are buttons for "X" (cancel) and a checkmark (confirm). Below the form is a dashed box containing a plus icon and the text "Add account".

11

Presione en la "marca de verificación" para validar y continuar.

IBAN Other

Beneficiary FI ⓘ

Name *	Country *	SWIFT/BIC *
Banco Mercantil del Norte SA, Insti	Mexico	
Address 1 *	Address 2 *	Address 3
Avenida Revolucion 3000	Monterrey, NLE	64830

Intermediary FI ⓘ

Name	Country	Wire Routing Number
	United States	
Address 1	Address 2	City
State	Postal Code	
Select State		

✕ 

+ Add account

12

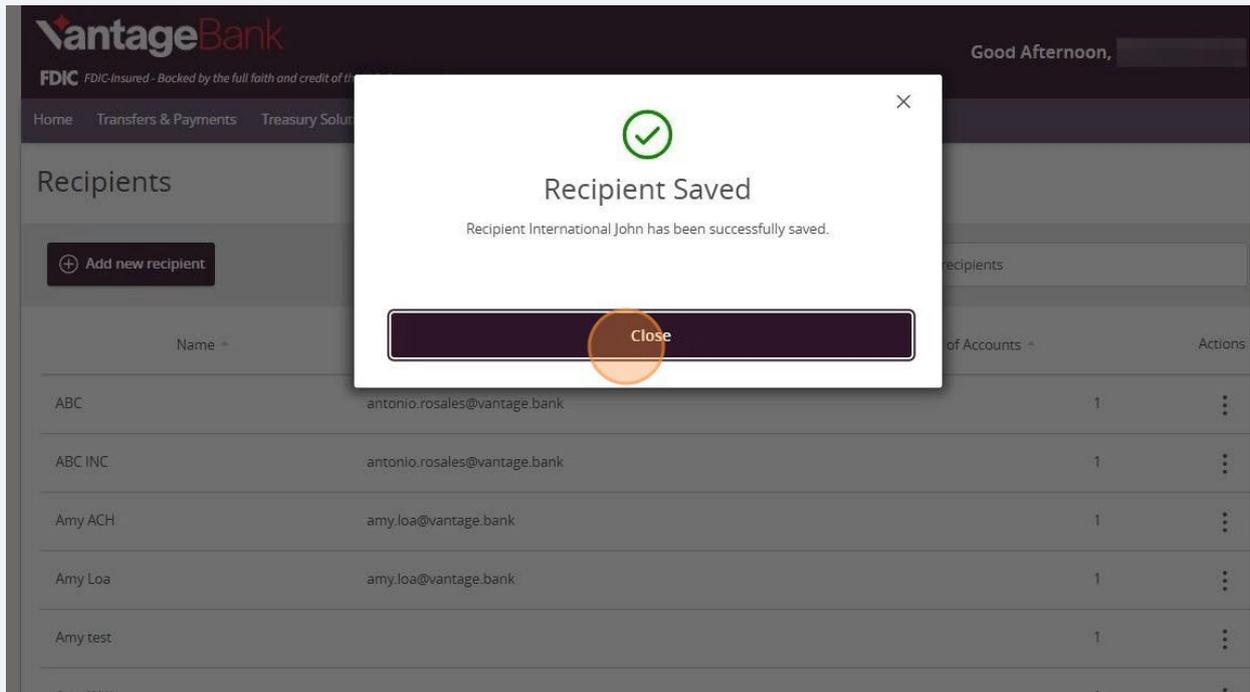
En la sección "**Recipient Details**": Complete todos los campos que estén en asterisco (*) rojo-

- Wire Name – Nombre del Beneficiario
- Country – País
- Address 1 – Dirección
- City – Ciudad
- State – Estado
- Zip Code – Código Postal

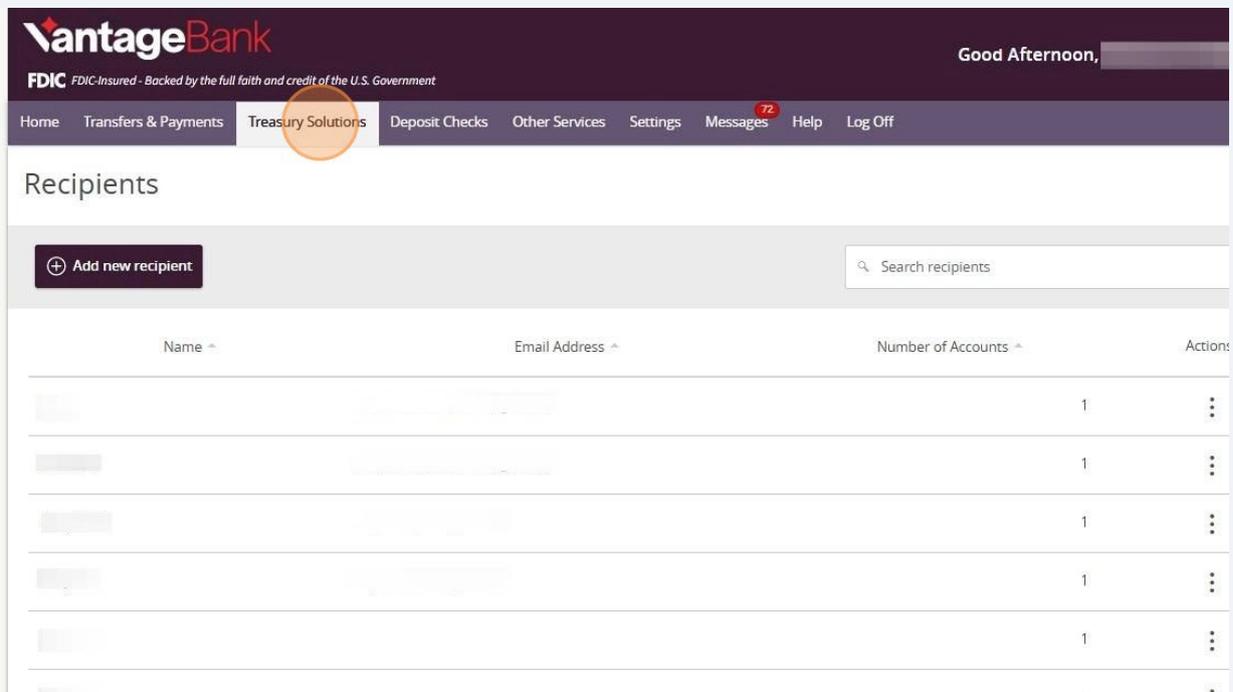
Una vez completado, presione "**Save Recipient**".

The screenshot shows a mobile application interface for adding a recipient. At the top, there are two input fields: "State" with a dropdown menu showing "Select State" and "Postal Code" with an empty text box. To the right of these fields are two buttons: a white "X" button and a dark purple checkmark button. Below these fields is a dashed border containing a "+ Add account" button. The main section is titled "RECIPIENT DETAILS" and contains several rows of input fields. The first row has "Wire Name *", "ACH Name *", and "ACH ID". The second row has "Country" (with "United States" selected), "Address 1 *", and "Address 2". The third row has "City *", "State *" (with "Select State" dropdown), and "ZIP *". Below this is a section titled "TEMPLATES (0)".

13 Presione "Close".



14 Para iniciar un nuevo pago, visite de nuevo "Treasury Solutions".



15 Presione "Payments".

VantageBank
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, [User Name]

Home Transfers & Payments **Treasury Solutions** Deposit Checks Other Services Settings Messages ⁷² Help Log Off

Treasury Solutions

PAYMENT MANAGEMENT

- Payments**
Create, upload, manage ACH, wire, and other one-time or recurring payments
- Recipients**
Create & manage recipients of commercial payments
- ACH Pass-Thru**
Create a batch ACH payment by uploading a file
- Tax Payments**
Pay federal or state taxes
- LockBox**
LockBox DSO
- Foreign Exchange Services**
Foreign Exchange Services DSO
- Wire Reporting**
Manage wire transfer activity including status updates
- Foreign Exchange Authenticator**
First time log in and OTP management

16 Presione "New Payment".

VantageBank
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, [User Name]

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages ⁷² Help Log Off

Payments Hub

MAKE A PAYMENT

New Payment

PAYMENT TEMPLATES

New Template

14 Results **Filters:** All ACH Batch ACH Collection ACH Payment Domestic Wire International Wire Payroll

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Copy of Test Templat	ACH Batch (PPD)	4			⋮
☆ [Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	⋮

17 Presione "International Wire".

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages ⁷² Help Log Off

Payments Hub

MAKE A PAYMENT

New Payment

- ACH
- ACH Batch
- ACH Collection
- Payroll
- Wire
 - Domestic Wire
 - International Wire**

	Wire	International Wire	Payroll	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
☆	Copy of Test Templat	ACH Batch (PPD)	4				⋮
☆							⋮
☆							⋮

18 Seleccione la fecha de vigencia deseada.

Nota:

La hora límite es a las 4:00 p. m. CST.

Si estás enviando múltiples transferencias bancarias desde la misma cuenta, tienes la opción, en "**Origination Details**", de seleccionar "Use same Subsidiary for all wires" y "Use same Account for all wires".

Origination Details

From Subsidiary
 Use same Subsidiary for all wires

Account
 Use same Account for all wires

Currency
 Use same Currency for all wires
Search...

Process Date
 Use same Date for all wires

Recurrence
None

Calendar: June 2025. Today is June 3.

From Subsidiary
Search by name

Account
Search by name or number

Purpose Of Wire ⓘ

Buttons: + Add multiple recipients, Find recipients in payment, Expand All

Amount Fields: Currency: USD - U.S. Dollar; Enter amount in: USD; Amount: \$ 0.00

19 Presione "Set Schedule" esta opción está disponible para pagos recurrentes.

The screenshot shows the 'International Wire' form in a web application. At the top, there is a navigation bar with 'Home', 'Transfers & Payments', 'Treasury Solutions', 'Deposit Checks', 'Other Services', 'Settings', 'Messages', 'Help', and 'Log Off'. The main heading is 'International Wire' with a 'Change Type' link and an 'Upload From File' button. The 'Origination Details' section includes three columns: 'From Subsidiary' with a checkbox 'Use same Subsidiary for all wires', 'Account' with a checkbox 'Use same Account for all wires', and 'Currency' with a checkbox 'Use same Currency for all wires' and a search box. Below this is the 'Process Date' section with a checked checkbox 'Use same Date for all wires' and a date field containing '06/03/2025'. A red circle highlights the 'Recurrence' section, which contains a 'Set schedule' button. Below the 'Process Date' is a 'Wires' section with a '+ Add multiple recipients' button, a search box 'Find recipients in payment', and an 'Expand All' button. The 'Wire Details' section at the bottom has a table with columns: 'Recipient/Account' (with a search box), 'Currency' (set to 'USD - U.S. Dollar'), 'Enter amount in' (set to 'USD'), and 'Amount' (set to '\$ 0.00').

20 Si el pago es recurrente, la opción "Set Schedule" le permitirá elegir con qué frecuencia debe procesarse la transacción y, si es necesario, establecer una fecha de finalización. Después de configurar la programación, haga clic en "Cancel" para descartar los cambios o en "Set Recurring Transaction" para confirmar y continuar.

The screenshot shows a 'Schedule Recurring Transaction' dialog box. It has a title bar with a close button (X). The dialog is divided into two main sections. The first section is 'How often should this transaction repeat?' and contains ten radio button options: '1st Of The Month', 'Weekly', 'Yearly', 'Last Day Of The Month', 'Every Other Week', '1st & 15th Of The Month', 'Monthly', '15th & Last Day Of The Month', 'Quarterly', and 'Daily (Monday - Friday)', 'Semi-Annually'. The second section is 'When should this transaction stop?' and contains three radio button options: 'On/Before Date' (with a date field), 'After' (with a field for 'occurrence(s)'), and 'Forever (Until I Cancel)'. At the bottom of the dialog are two buttons: 'Cancel' and 'Set Recurring Transaction'.

21

En el campo "Recipient/Account", puede buscar en su lista de destinatarios guardados o seleccionar "Nuevo destinatario". Si utiliza nuevo, seguir los pasos anteriores para generar una plantilla, al finalizar puede seleccionar "Use Without Save" si es un pago de única ocasión, o "Save" para guardarlo para futuros pagos.

The screenshot displays the 'Wire Details' form. On the left, a dropdown menu for 'Recipient/Account' is open, showing a search bar with 'International' entered. Below the search bar are several recipient options: '+ New Recipient', 'Cheryl International' (with SWIFT/BIC 15678), another 'Cheryl International' (with SWIFT/BIC 12345), 'International John' (with SWIFT/BIC 23456), and 'INTERNATIONAL WIRE' (with SWIFT/BIC 157864). An orange circle highlights the 'International John' option. To the right of the dropdown, the 'Currency' is set to 'USD - U.S. Dollar', 'Enter amount in' is 'USD', and the 'Amount' is '\$ 0.00'. Below these fields is an 'Account' search bar with the placeholder 'Search by name or number'. At the bottom of the form, there is a summary bar showing '\$0.00' and '1 wires', along with 'Cancel', 'Draft', and 'Approve' buttons.

22

Continuando en el campo "Wire Details" – Asegúrese de seleccionar o ingresar lo siguiente:

- Recipient/Account – La cuenta del Beneficiario
- Amount – La cantidad de la transacción
- Subsidiary – La empresa que paga
- Account – La cuenta que paga
- Purpose of Wire – Propósito de pago.

Wires 1

⊕ Add multiple recipients

🔍 Find recipients in payment

Expand

Wire Details

Recipient/Account	Currency	Enter amount in	Amount
International John SWIFT/BIC	USD - U.S. Dollar	USD	\$ 1.00

From Subsidiary

Account

Purpose Of Wire ⓘ

OPTIONAL WIRE INFORMATION

+ Add another wire

\$1.00
1 wires

Cancel Draft Approve

23

En el campo "Optional Wire Information" encontrará campos adicionales disponibles para usar si es necesario. Estos pueden incluir:

- Mensaje para el beneficiario
- Referencia para el beneficiario
- Descripción

Estos campos pueden utilizarse para proporcionar detalles adicionales o contexto sobre la transferencia bancaria para sus propios récords. Esta información no viaja al beneficiario.

Nota:

Si necesita procesar múltiples transferencias bancarias al mismo tiempo, puede seleccionar el campo "Add another wire".

The screenshot shows a wire transfer form with the following elements:

- At the top left, there is a checkbox labeled "Notify Recipient" and a link "Show Details".
- Below that are two input fields: "From Subsidiary" and "Account".
- A "Purpose Of Wire" field contains the text "International Test".
- A section titled "OPTIONAL WIRE INFORMATION" is expanded, showing three input fields: "Message to Beneficiary", "Reference for Beneficiary", and "Description". An orange circle highlights the "Message to Beneficiary" field.
- Below the optional information fields is a dashed line and a link "+ Add another wire".
- At the bottom left, the amount "\$1.00" and "1 wires" are displayed.
- At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve".

24 Presione "Approve" o "Draft" según su nivel de acceso.

Notify Recipient Show Details

From Subsidiary Account

Purpose Of Wire ⓘ

OPTIONAL WIRE INFORMATION ^

Message to Beneficiary ⓘ

Reference for Beneficiary ⓘ

Description ⓘ

+ Add another wire

\$1.00
1 wires

Cancel Draft **Approve**

25 Presione "View in Activity Center".

VantageBank
FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, Roberto Olvera

Home Transfers & Payments Treasury Solutions

International Wire Change

Origination Details

From Subsidiary
 Use same Subsidiary for all wires

Process Date
 Use same Date for all wires
06/03/2025

Wires 1

+ Add multiple recipients Find recipients in payment Expand All

✓ This payment is valid.

Wire Details

Recipient/Account	Currency	Enter amount in	Amount
-------------------	----------	-----------------	--------

Transaction Approved

Batch ID: 121
Total Amount: \$1.00

Close **View in Activity Center**

26

Desde el "Activity Center", puede cancelar o aprobar seleccionando los 3 puntos para expandir el menú. Adicionalmente puede ver el estado de la transacción e imprimir los detalles.

The screenshot displays the Vantage FDIC online activity center interface. At the top, the Vantage logo and FDIC insurance information are visible. The user is logged in as "Good Afternoon, [Name]". The navigation menu includes Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a notification badge), Help, and Log Off. The main heading is "Online Activity" with a sub-heading "Single Transactions". Below this, there are tabs for "Single Transactions", "Recurring Transactions", and "Deposited Checks". A search bar labeled "Search Transactions" is present. Under "Active Filters", "Batch ID: 121" is selected. A "Transaction List" table shows one entry: "Authorized International Wire" for \$1.00 on 6/3/2025. To the right, a "TRANSACTION DETAILS" panel is expanded, showing "INTERNATIONAL WIRE International John" for \$1.00, created on 6/3/2025. Below this, a "PAYMENT DETAILS" section lists: Batch ID 121, From Account Vantage Personal Checking, To Account [Redacted], To Account Type Checking, Purpose Of Wire International Test, Authorized 06/03/2025 2:58 PM, Authorized By [Redacted], Process Date 06/03/2025, and Originator Wire Header. An orange circle highlights the three-dot menu icon in the transaction details panel.