

# Domestic Wire Transfer Guide



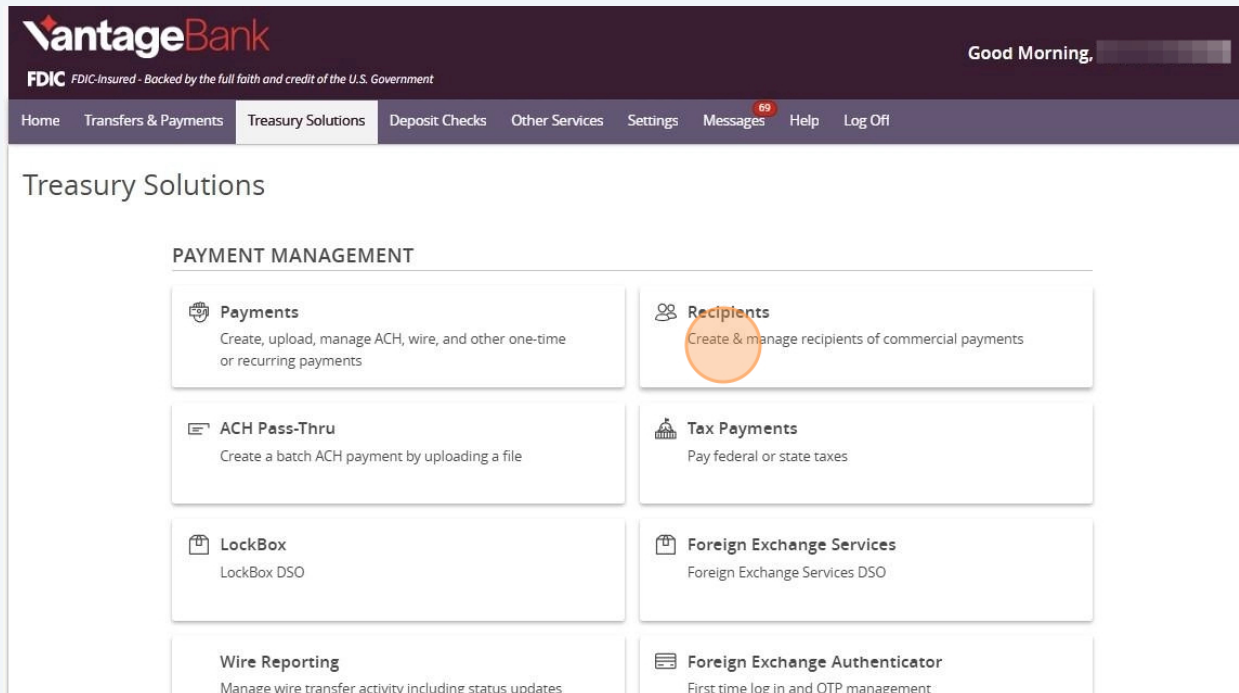
- 1 Log in to Business Online Banking and click **"Treasury Solutions"**.

The screenshot displays the VantageBank Business Online Banking interface. At the top, the VantageBank logo is on the left, and the user's name and last login time are on the right. Below the header is a navigation bar with the following links: Home, Transfers & Payments, Treasury Solutions (highlighted with an orange circle), Deposit Checks, Other Services, Settings, Messages (with a red notification badge), Help, and Log Off. The main content area is divided into three sections: Home, ACCOUNTS, and ASSET SUMMARY. The ACCOUNTS section shows two Vantage Personal Checking accounts and one R/E MORTGAGE 1-4 FAM-VAR account. The ASSET SUMMARY section shows a Vantage Personal Checking account. The right sidebar contains three sections: Transfer Money Now, FAVORITE REPORTS (with a message about no favorite reports), and LOCKED LOGINS (with a message about no locked logins). The bottom of the sidebar shows a TRANSACTION section.

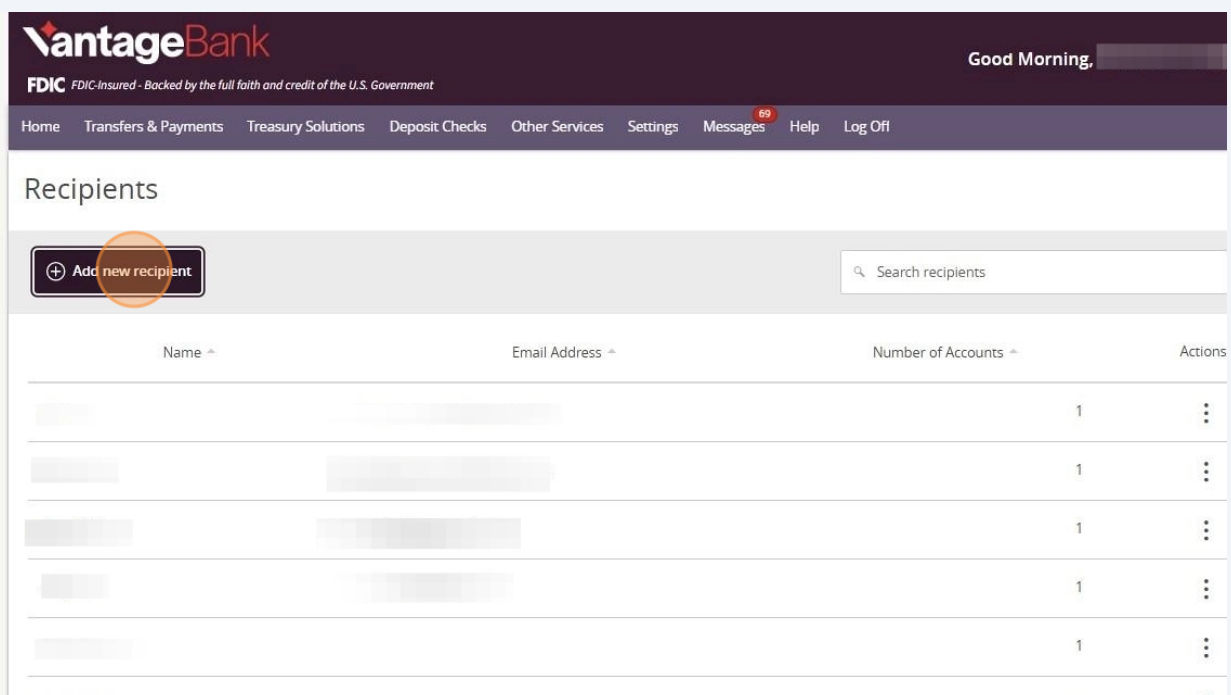
2 Click **"Recipients"** to begin adding beneficiary details.

**Note:**

The **"Recipients"** section is where beneficiary information is stored. This information is required for processing payments. Once a recipient is created, their details are saved in the system for both immediate and future use.



3 Click **"Add new recipient"**.



- 4 Enter a display name or nickname for the recipient in the "**Display Name**" field.

**Note:**

To enable email notifications, enter the email address and check the box labeled "**Send email notifications for template payments.**"

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Good Morning, [User Name]

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

### Add Recipient

Display Name \* Email Address ☐ Send email notifications for template payments

**ACCOUNTS (1)**

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

Payment Type: ACH and Wire Beneficiary Type: Domestic

Account Type: Select Account Type Account \*

Financial Institution (FI) Refined Search ACH Routing Number \*

5 Click **"Payment Type"** and choose from list **"Wire Only"**.

**Note:**

Under **"Payment Type"** you have the option to select **"ACH and Wire"** if your recipient is being paid using both payment methods.

The screenshot shows the 'ACCOUNTS (1)' form. At the top, there are input fields for 'Display Name' (containing 'Domestic John') and 'Email Address'. Below these is a table with columns: 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The first row is 'Account - New' with 'N/A' in the 'Routing Number' column. Below the table, the 'Payment Type' dropdown is open, showing options: 'ACH and Wire' (selected), 'ACH Only', 'Wire Only', and 'ACH and Wire' (with a checkmark). An orange circle highlights the 'Wire Only' option. To the right, the 'Beneficiary Type' dropdown is set to 'Domestic'. Below these are fields for 'Account \*', 'ACH Routing Number \*', 'Beneficiary FI' (with a help icon), 'Name \*', 'Country \*' (set to 'United States'), 'FI ABA Number \*', 'Address 1 \*', 'Address 2', 'City \*', 'State \*' (set to 'Select State'), and 'Postal Code \*'.

6 Click **"Beneficiary Type"** and choose from list **"Domestic"**.

The screenshot shows the 'ACCOUNTS (1)' form. At the top, there are input fields for 'Display Name' (containing 'Domestic John') and 'Email Address'. Below these is a table with columns: 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The first row is 'Account - New' with 'N/A' in the 'Routing Number' column. Below the table, the 'Payment Type' dropdown is set to 'Wire Only'. The 'Beneficiary Type' dropdown is open, showing options: 'Domestic' (selected), 'Domestic' (with a checkmark), and 'International'. An orange circle highlights the 'Domestic' option. Below these are fields for 'Account \*', 'Beneficiary FI' (with a help icon), 'Name \*', 'Country \*' (set to 'United States'), 'FI ABA Number \*', 'Address 1 \*', 'Address 2', 'City \*', 'State \*' (set to 'Select State'), and 'Postal Code \*'. At the bottom, there is a field for 'Intermediary FI' (with a help icon).

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Enter the beneficiary's account number in the **"Account"** field.

ACCOUNTS (1) ^

| Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Payment Type | Financial Institution (FI) | Routing Number |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------------|----------------|
| Account - New                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |              |                            | N/A            |
| <div><div>Payment Type</div><div>Wire Only <span>▼</span></div></div> <div><div>Beneficiary Type</div><div>Domestic <span>▼</span></div></div> <div><div>Account *</div><div></div></div> <div><div>Financial Institution (FI)</div><div>Refined Search</div></div> <div><div>Beneficiary FI ⓘ</div><div></div></div> <div><div>Name *</div><div></div></div> <div><div>Country *</div><div>United States</div></div> <div><div>FI ABA Number *</div><div></div></div> <div><div>Address 1 *</div><div></div></div> <div><div>Address 2</div><div></div></div> <div><div>City *</div><div></div></div> <div><div>State *</div><div>Select State</div></div> <div><div>Postal Code *</div><div></div></div> <div><div>Intermediary FI ⓘ</div><div></div></div> <div><div>Name</div><div></div></div> <div><div>Country</div><div></div></div> <div><div>Wire Routing Number</div><div></div></div> |              |                            |                |

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Under the **"Financial Institution (FI)"** field, input the ABA/Routing Number to search for the beneficiary's bank.

**Note:**

The **"Financial Institution"** section is optional and helps confirm bank details. You can either select the bank from the list or enter the information manually.

**Please always verify banking instructions with your client by telephone before sending the wire.**

ACCOUNTS (1) ^

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

Payment Type

Wire Only

Beneficiary Type

Domestic

Account \*

Financial Institution (FI)

Refined Search

Search by name or routing #.

Beneficiary FI ⓘ

Name \*

Country \*

United States

FI ABA Number \*

Address 1 \*

Address 2

City \*

State \*

Select State

Postal Code \*

Intermediary FI ⓘ

Name

Country

Wire Routing Number

- 9 After entering the ABA/Routing Number, select the beneficiary bank from the list.

| Account                   | Payment Type                                                                                                                 | Financial Institution (FI)   | Routing Number |
|---------------------------|------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|
| Account - New             |                                                                                                                              | N/A                          |                |
| Payment Type<br>Wire Only |                                                                                                                              | Beneficiary Type<br>Domestic |                |
| Account *                 | Financial Institution (FI) Refined Search                                                                                    |                              |                |
|                           | 114915272                                                                                                                    |                              |                |
| Beneficiary FI ⓘ          | VANTAGE BANK TEXAS<br>45 Ne Loop 410, Ste 190 San Antonio TX, 78216<br>Wire ABA Number 114915272<br>ACH ABA Number 114915272 |                              |                |
| Name *                    | FI ABA Number *                                                                                                              |                              |                |
|                           |                                                                                                                              |                              |                |
| Address 1 *               | Address 2                                                                                                                    | City *                       |                |
|                           |                                                                                                                              |                              |                |
| State *                   | Postal Code *                                                                                                                |                              |                |
| Select State              |                                                                                                                              |                              |                |
| Intermediary FI ⓘ         |                                                                                                                              |                              |                |
| Name                      | Country                                                                                                                      | Wire Routing Number          |                |
|                           | United States                                                                                                                |                              |                |

- 10 Beneficiary bank information will automatically populate after selecting the beneficiary bank.

Click the **checkmark** to validate and continue.

|                                     |               |                     |
|-------------------------------------|---------------|---------------------|
| Beneficiary FI ⓘ                    |               |                     |
| Name *                              | Country *     | FI ABA Number *     |
| VANTAGE BANK TEXAS                  | United States | 114915272           |
| Address 1 *                         | Address 2     | City *              |
| 45 Ne Loop 410, Ste 190             |               | San Antonio         |
| State *                             | Postal Code * |                     |
| Texas                               | 78216         |                     |
| Intermediary FI ⓘ                   |               |                     |
| Name                                | Country       | Wire Routing Number |
|                                     | United States |                     |
| Address 1                           | Address 2     | City                |
|                                     |               |                     |
| State                               | Postal Code   |                     |
| Select State                        |               |                     |
| <div><div>×</div><div>✓</div></div> |               |                     |
| <div>⊕ Add account</div>            |               |                     |

**11** Under **Recipient Details**, enter all fields marked with a red \*, including:

- Wire Name
- Country
- Address 1
- City
- State
- Zip Code

Once completed, click **"Save Recipient"**.

⊕ Add account

RECIPIENT DETAILS

Wire Name \* ⓘ

ACH Name ⓘ

ACH ID ⓘ

Country \*

Address 1 \*

Address 2

City \*

State \*

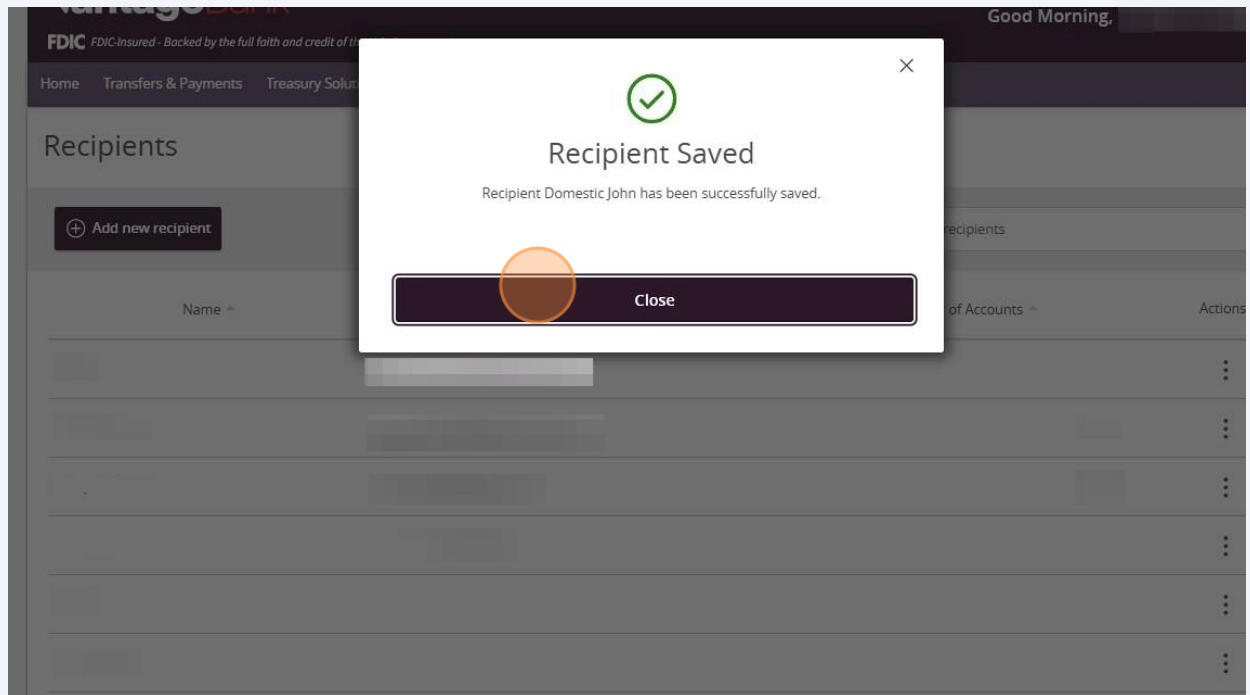
ZIP \*

TEMPLATES (0)

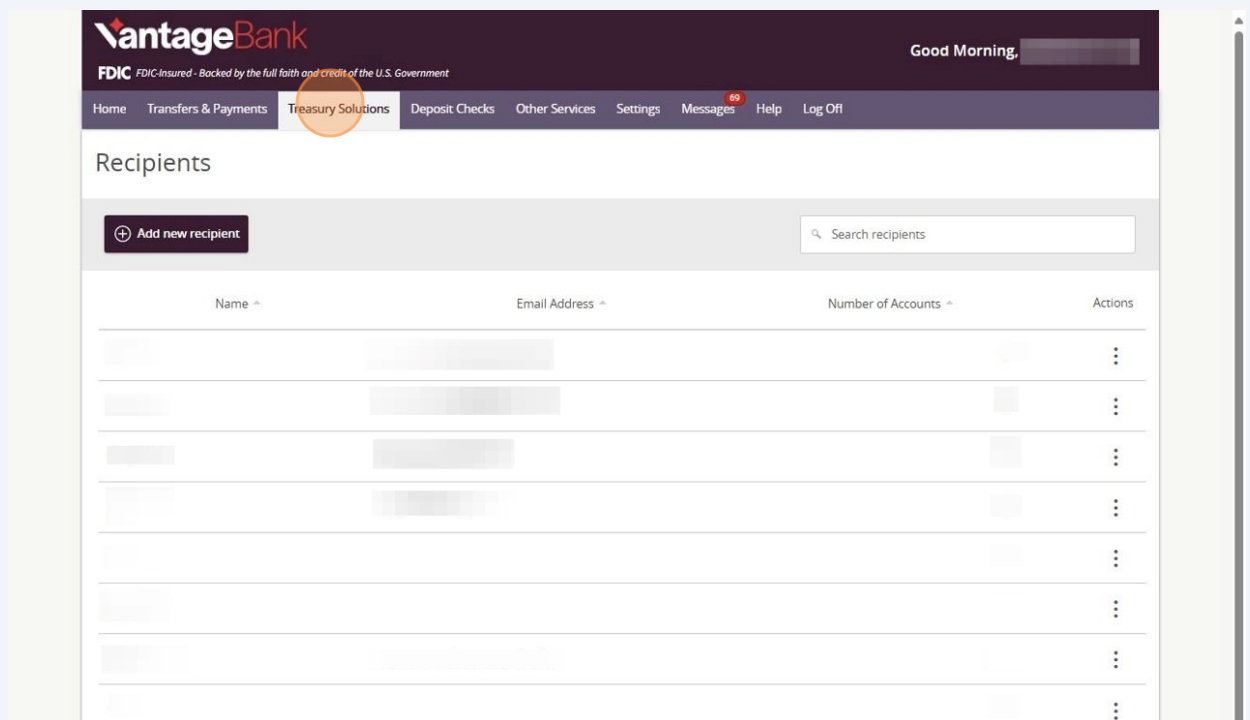
Cancel

Save Recipient

12 Click "Close".



13 Click "Treasury Solutions".



## 14 Click "Payments".

The screenshot shows the VantageBank Treasury Solutions page. The header includes the VantageBank logo, FDIC insurance information, and a navigation bar with links: Home, Transfers & Payments, Treasury Solutions (active), Deposit Checks, Other Services, Settings, Messages (69), Help, and Log Off. The main heading is "Treasury Solutions". Below it is a "PAYMENT MANAGEMENT" section with a grid of tiles. The "Payments" tile is highlighted with an orange circle. It contains the text: "Payments", "Create, upload, manage ACH, wire, and other one-time or recurring payments". Other tiles include Recipients, ACH Pass-Thru, Tax Payments, LockBox, Foreign Exchange Services, Wire Reporting, and Foreign Exchange Authenticator.

## 15 Click "New Payment".

The screenshot shows the VantageBank Payments Hub page. The header is identical to the previous screenshot. The main heading is "Payments Hub". Below it is a "MAKE A PAYMENT" section with a "New Payment" button highlighted by an orange circle. Below this is a "PAYMENT TEMPLATES" section with a "New Template" button and a search bar. A table displays 14 results with filters: All, ACH Batch, ACH Collection, ACH Payment, Domestic Wire, International Wire, and Payroll. The table has columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The table contains four rows of data, each with a star icon in the Name column and a three-dot menu in the Actions column.

16 Click **"Domestic Wire"**.

The screenshot shows the VantageBank website interface. At the top, the VantageBank logo is on the left, and "Good Morning, [User Name]" is on the right. Below the logo, it says "FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government". A navigation bar contains links: Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a red notification bubble), Help, and Log Off.

The main section is titled "Payments Hub". Below this is a "MAKE A PAYMENT" section. A "New Payment" button is visible. A dropdown menu is open, showing options: ACH, ACH Batch, ACH Collection, Payroll, Wire, Domestic Wire (highlighted with an orange circle), and International Wire.

Below the dropdown, there is a table with columns: Recipients, Last Paid Date, Last Paid Amount, and Actions. The table contains four rows of data, each with a star icon in the first column and a three-dot menu icon in the last column.

## 17 Select desired effective date.

### Note:

The cut-off time is 4:00 PM CST.

If you are sending multiple wires at a time from the same account, you have the option under **"Origination Details"** to select **"Use same Subsidiary for all wires"** and **"Use same Account for all wires"**.

The screenshot shows the "Domestic Wire" form with the "Origination Details" section expanded. A date picker is open, showing the month of June 2025. The date June 3rd is highlighted and labeled "TODAY 3". The form includes fields for "From Subsidiary", "Account", "Process Date", and "Recurrence". The "Process Date" field is checked for "Use same Date for all wires". The "Recurrence" field is set to "None". The "Amount" field is set to "0.00". The "Account" field is empty. The "Purpose Of Wire" field is empty. The "Add multiple recipients" button is visible. The "Find recipients in payment" search bar is also present. The "Expand All" button is located at the bottom right of the form.

Domestic Wire Change Type Upload From File

**Origination Details**

From Subsidiary ☐ Use same Subsidiary for all wires

Account ☐ Use same Account for all wires

Process Date ☒ Use same Date for all wires

Recurrence None

< June > < 2025 >

S M T W T F S

1 2 **TODAY 3** 4 5 6 7

8 9 10 11 12 13 14

15 16 17 18 19 20 21

22 23 24 25 26 27 28

29 30

+ Add multiple recipients Find recipients in payment Expand All

Amount \$ 0.00

Account Search by name or number

Search by name

Purpose Of Wire

- 18 Click **"Set Schedule"** to configure options for recurring payments.

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Good Morning, [User Name]

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages 69 Help Log Off

### Domestic Wire [Change Type](#) [Upload From File](#)

**Origination Details**

**From Subsidiary**  
☐ Use same Subsidiary for all wires

**Account**  
☐ Use same Account for all wires

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

**Recurrence**  
[Set schedule](#)

**Wires 1** [+ Add multiple recipients](#)  [Expand All](#)

| Wire Details      | Amount |
|-------------------|--------|
| Recipient/Account |        |

- 19 If the payment is recurring, **"Set Schedule"** will allow you to choose how often the transaction should be processed and, if needed, set an end date

After configuring the schedule, click **"Cancel"** to discard changes or **"Set Recurring Transaction"** to confirm and continue.

Schedule Recurring Transaction

How often should this transaction repeat?

☐ 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

☐ Daily (Monday - Friday) ☐ Semi-Annually

When should this transaction stop?

☐ On/Before Date

☐ After  occurrence(s)

☒ Forever (Until I Cancel)

[Cancel](#) [Set Recurring Transaction](#)

20

Under the **"Recipient/Account"** field, you can select **"New Recipient"** or search from your list of saved recipients.

Wires 1 ⊕ Add multiple recipients  Expand All

---

**Wire Details** ⋮

|                                                      |                                                       |
|------------------------------------------------------|-------------------------------------------------------|
| <b>Recipient/Account</b>                             | <b>Amount</b>                                         |
| <input type="text" value="domestic"/> <span>×</span> | <input type="text" value="\$ 0.00"/>                  |
| <span>⊕ New Recipient</span>                         | <b>Account</b>                                        |
| <b>Domestic John</b>                                 | <input type="text" value="Search by name or number"/> |
| Domestic John<br>Checking                            |                                                       |
| <b>Test Domestic Wire</b>                            | <div><span>⚠</span></div>                             |
| Test Domestic Wire<br>Checking                       |                                                       |
| Matched 2 recipient account(s).                      |                                                       |

⊕ Add another wire

---

\$0.00  
1 wires

Cancel Draft Approve

21

- **Recipient/Account**
- **Amount**
- **Subsidiary**
- **Account**
- **Purpose of Wire**

Wires **1**

Add multiple recipients

Find recipients in payment

Expand All

Wire Details

Recipient/Account

Domestic John  
Checking

Amount

\$1.00

From Subsidiary

Account

Purpose Of Wire ⓘ

OPTIONAL WIRE INFORMATION

+ Add another wire

\$1.00

1 wires

Cancel

Draft

Approve

22

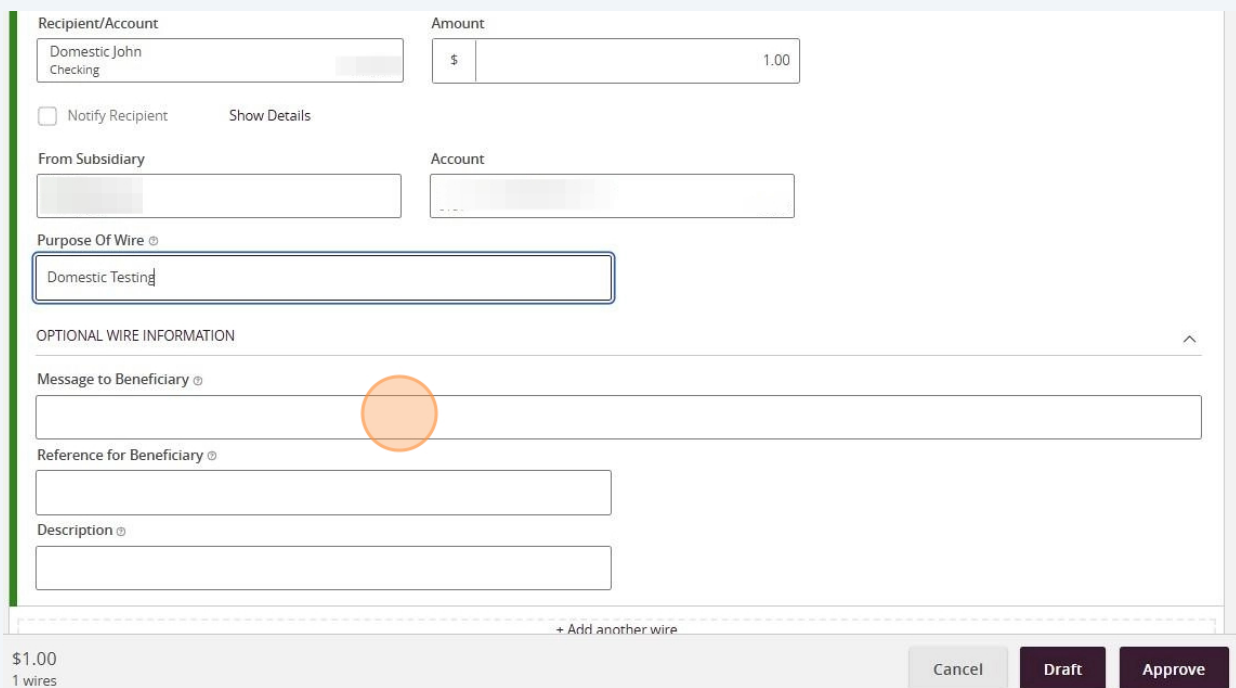
Under "**Optional Wire Information**", you'll find additional fields available for use if needed. These may include:

- **Message to Beneficiary**
- **Reference to Beneficiary**
- **Description**

These fields can be used to provide extra details or context for the wire transfer.

**Note:**

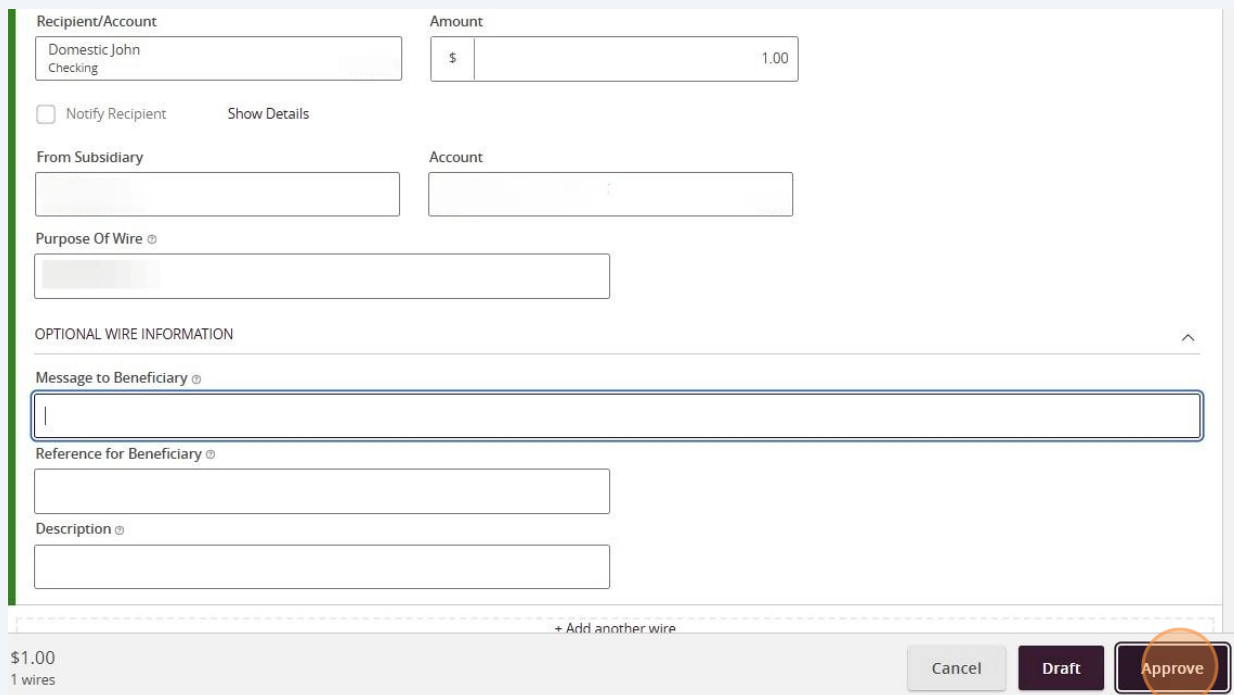
If you need to process multiple wire transfers simultaneously, you can select the "**Add another wire**" field.



The screenshot shows a wire transfer form with the following fields and sections:

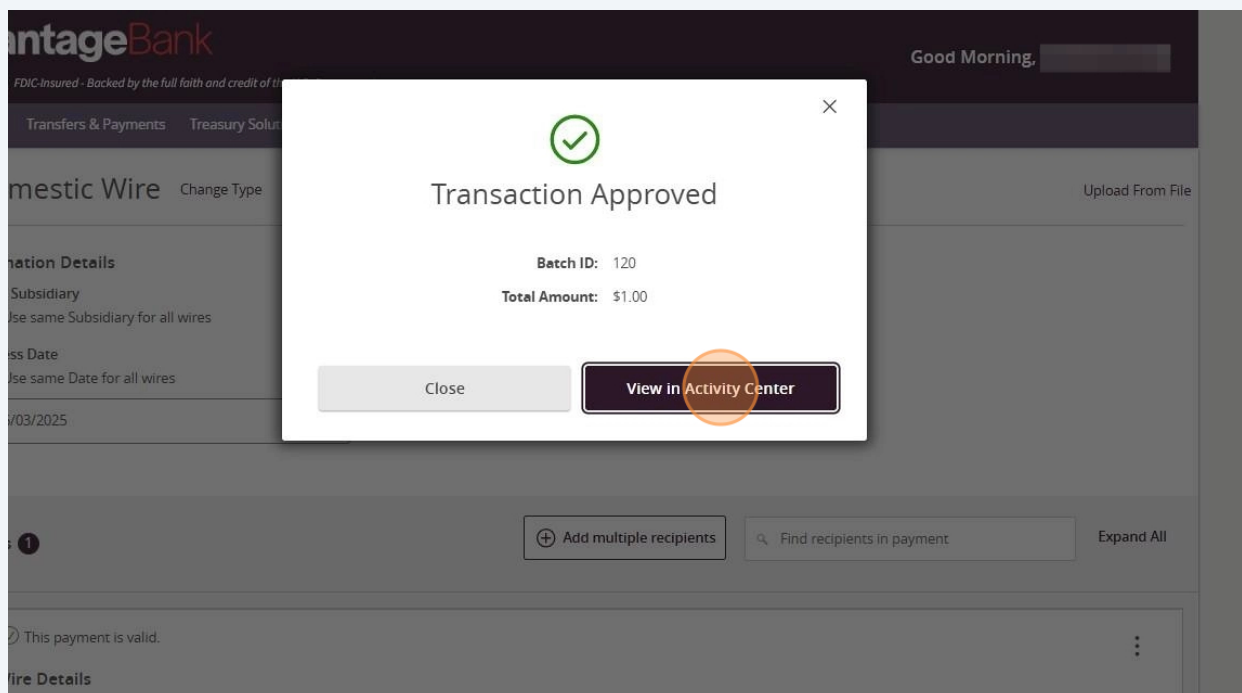
- Recipient/Account:** Domestic John Checking
- Amount:** \$ 1.00
- ☐ Notify Recipient [Show Details](#)
- From Subsidiary:** [Redacted]
- Account:** [Redacted]
- Purpose Of Wire:** Domestic Testing
- OPTIONAL WIRE INFORMATION** (expandable section)
  - Message to Beneficiary:** [Redacted] (highlighted with an orange circle)
  - Reference for Beneficiary:** [Redacted]
  - Description:** [Redacted]
- + Add another wire** (link)
- Summary:** \$1.00, 1 wires
- Buttons:** Cancel, Draft, Approve

**23** Click **"Approve"** or **"Draft"** depending on your access.



The image shows a wire transfer form. At the top, there are fields for 'Recipient/Account' (Domestic John Checking) and 'Amount' (\$ 1.00). Below these are checkboxes for 'Notify Recipient' and a 'Show Details' link. Further down are fields for 'From Subsidiary' and 'Account'. A 'Purpose Of Wire' field is also present. A section titled 'OPTIONAL WIRE INFORMATION' contains fields for 'Message to Beneficiary', 'Reference for Beneficiary', and 'Description'. At the bottom left, it shows '\$1.00' and '1 wires'. At the bottom right, there are three buttons: 'Cancel', 'Draft', and 'Approve'. The 'Approve' button is highlighted with an orange circle.

**24** Click **"View in Activity Center"**.



The image shows a 'Transaction Approved' modal window. At the top, there is a green checkmark icon. Below it, the text 'Transaction Approved' is displayed. Underneath, it shows 'Batch ID: 120' and 'Total Amount: \$1.00'. At the bottom of the modal, there are two buttons: 'Close' and 'View in Activity Center'. The 'View in Activity Center' button is highlighted with an orange circle. The background shows a blurred view of the bank's interface with the 'AntageBank' logo and various navigation links.

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From the "**Activity Center**," you can see the status of the transaction and print the details.

## Online Activity ②

Single Transactions   Recurring Transactions   Deposited Checks



Search Transactions

Active Filters

Batch ID: 120

### Transaction List

Authorized  
Domestic Wire

\$1.00  
6/3/2025

### TRANSACTION DETAILS

DOMESTIC WIRE  
Domestic John

Tracking ID: 11382

\$1.00

Created Date: 6/3/2025

### PAYMENT DETAILS

Batch ID  
120

Created By

Authorized  
06/03/2025 9:09 AM

Authorized By

Process Date  
06/03/2025

From Account  
Vantage Personal Checking

To Account

To Account Type  
Checking

Purpose Of Wire  
Domestic Testing