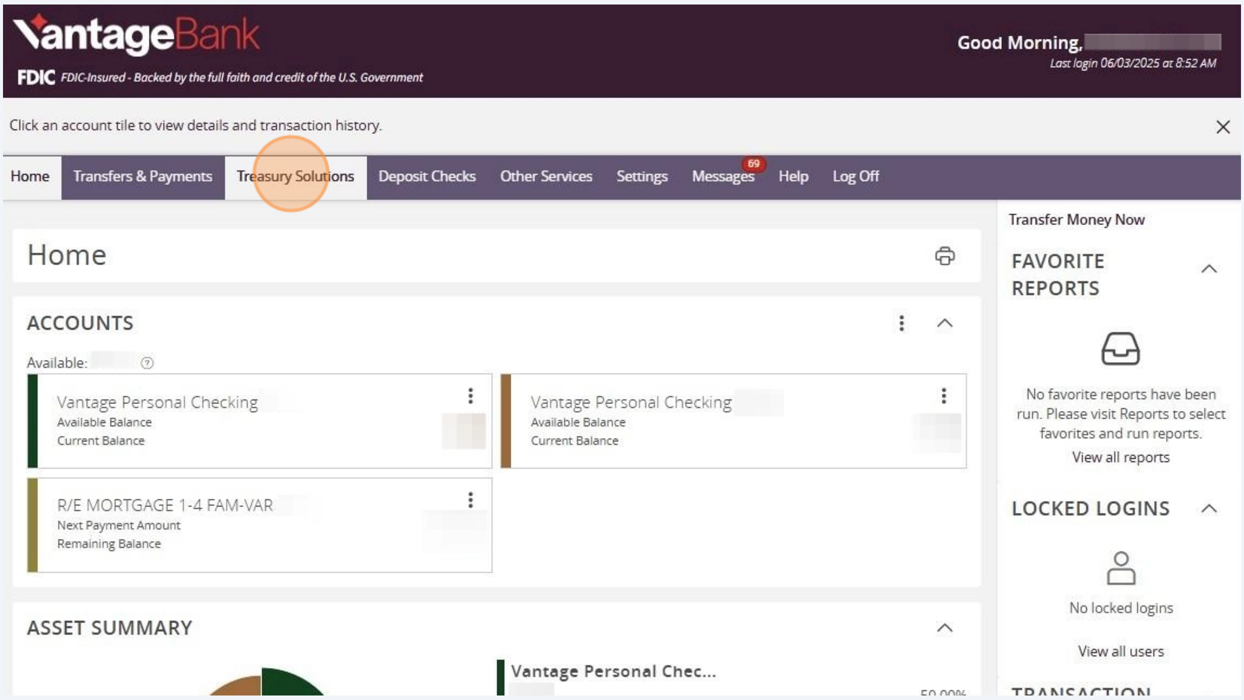
Domestic Wire Transfer Guide

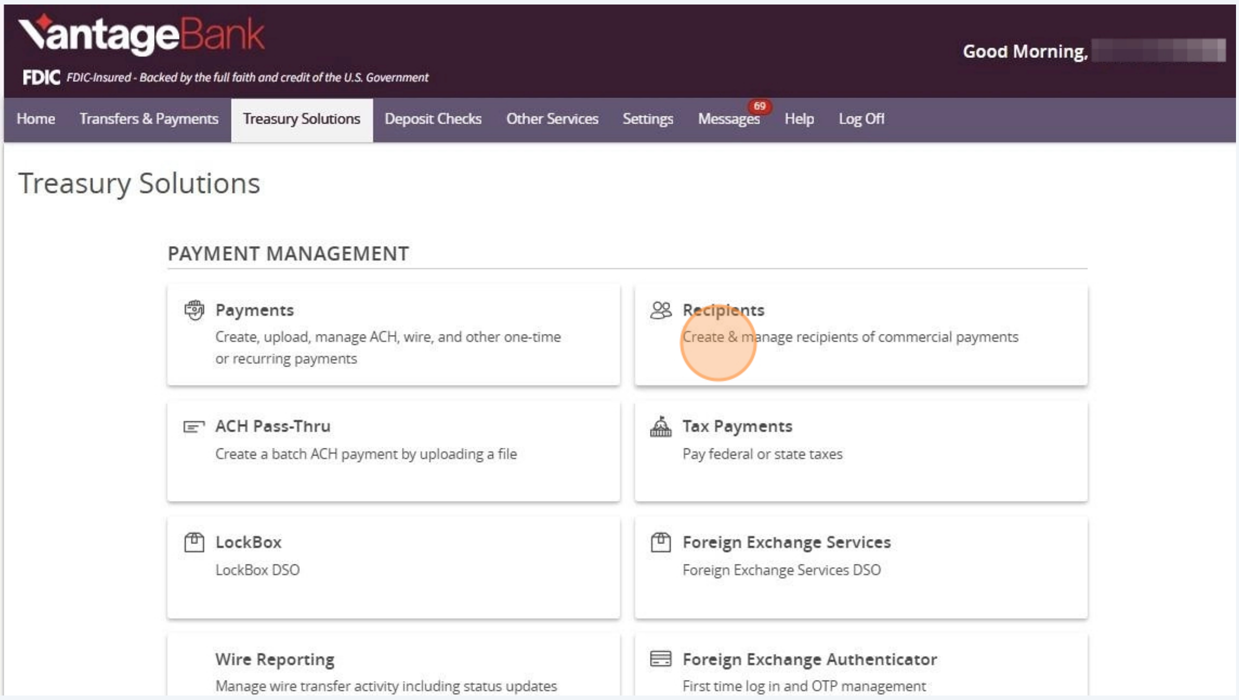
1 Log in to Business Online Banking and click **"Treasury Solutions"**.



2

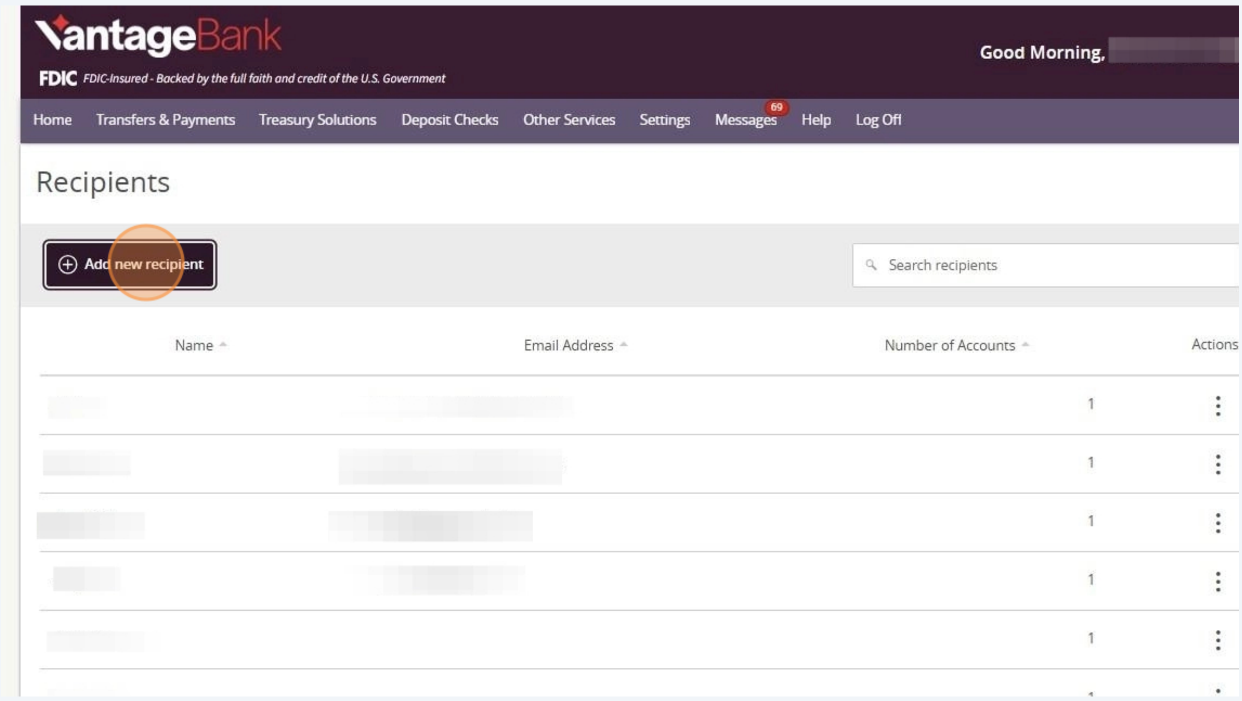
Click **"Recipients"** to begin adding beneficiary details.

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.



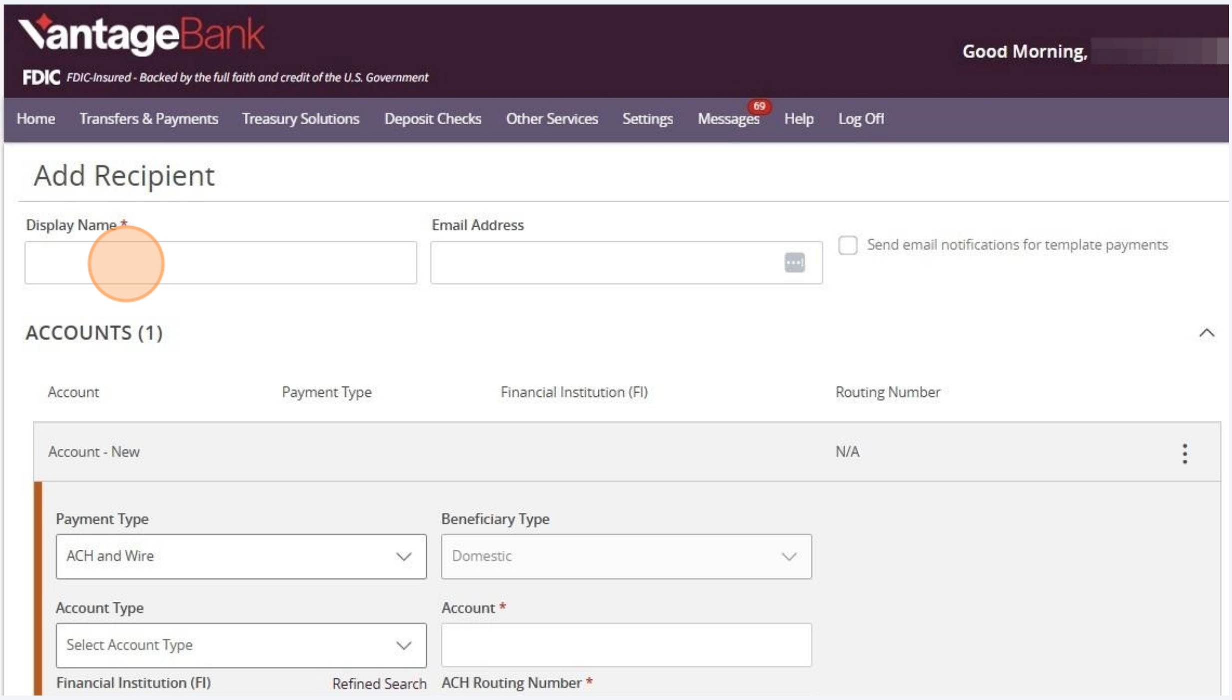
3

Click **"Add new recipient"**.



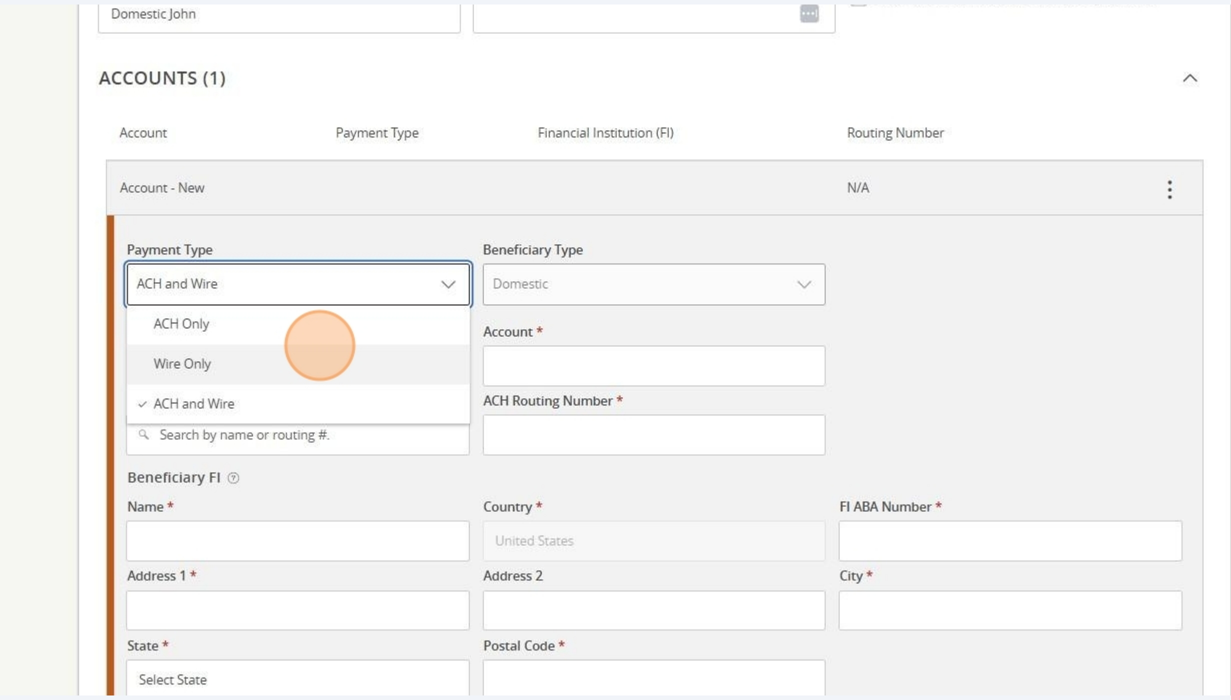
4 Enter a display name or nickname for the recipient in the **"Display Name"** field.

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

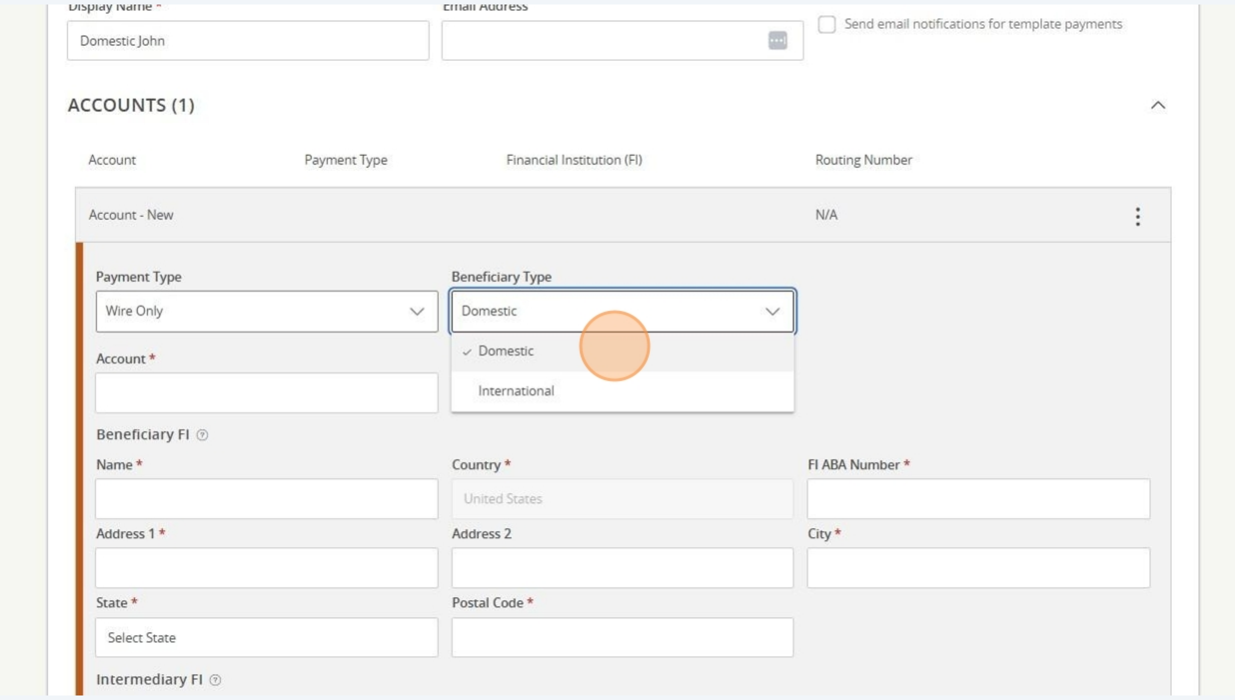


5 Click **"Payment Type"** and choose from list **"Wire Only"**.

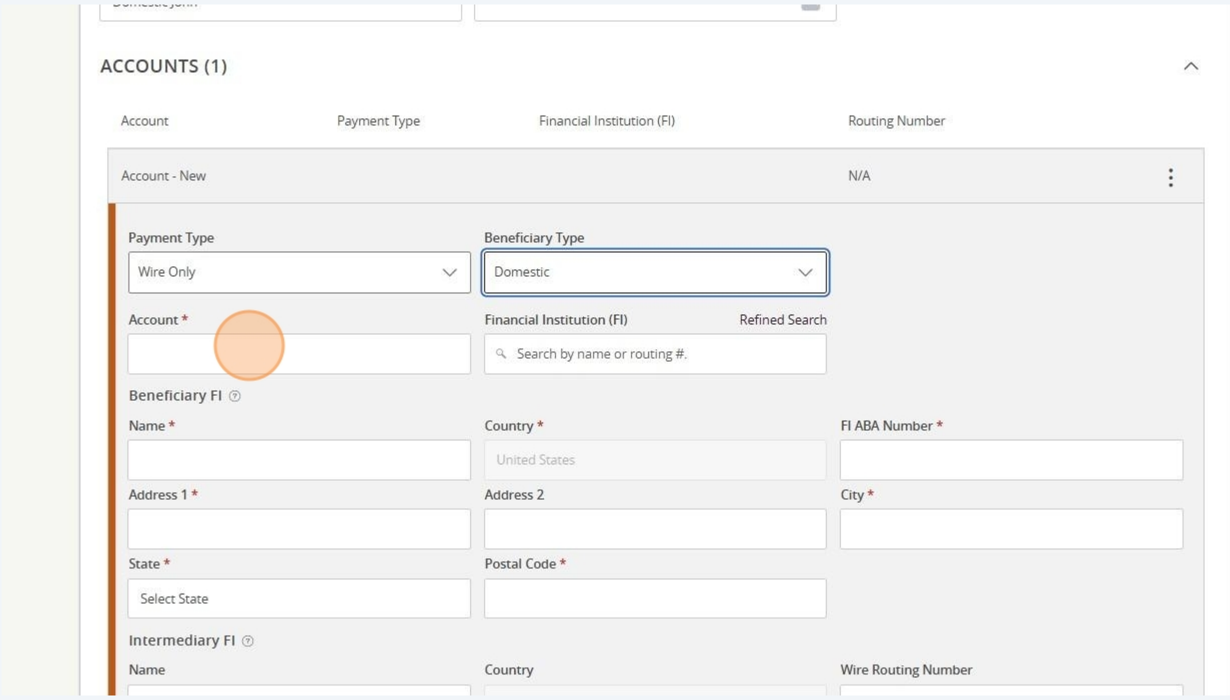
Note:
Under **"Payment Type"** you have the option to select **"ACH and Wire"** if your recipient is being paid using both payment methods.



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



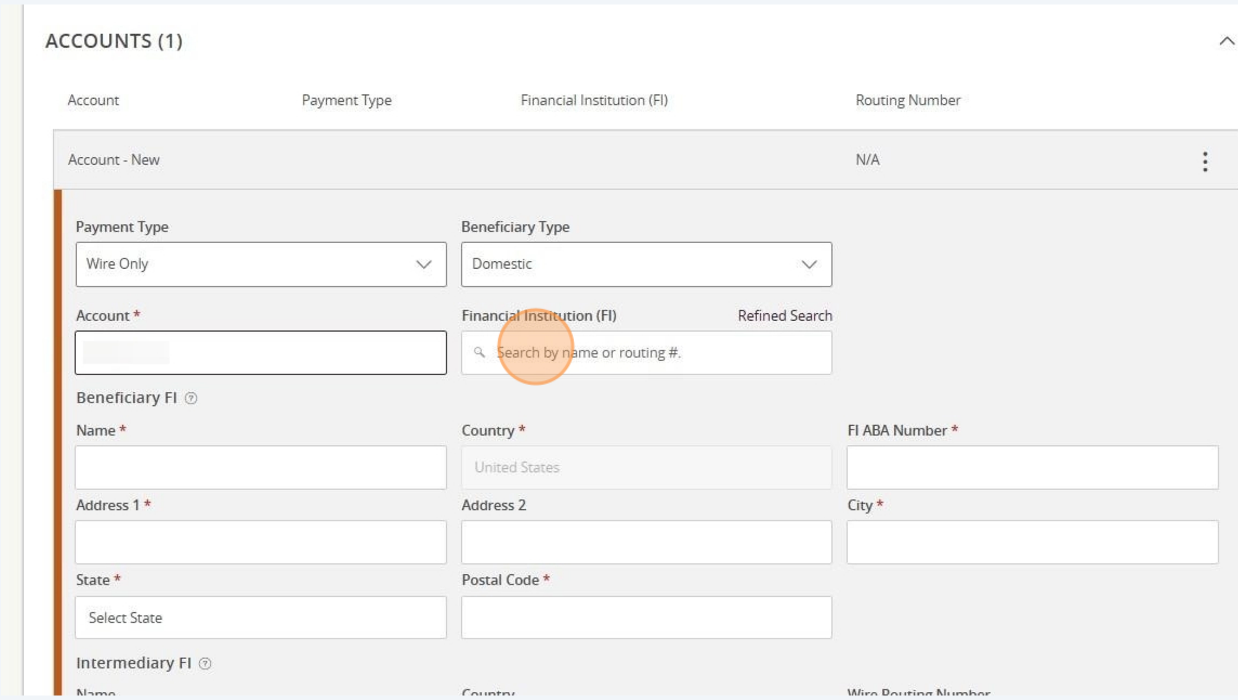
7 Enter the beneficiary's account number in the **"Account"** field.



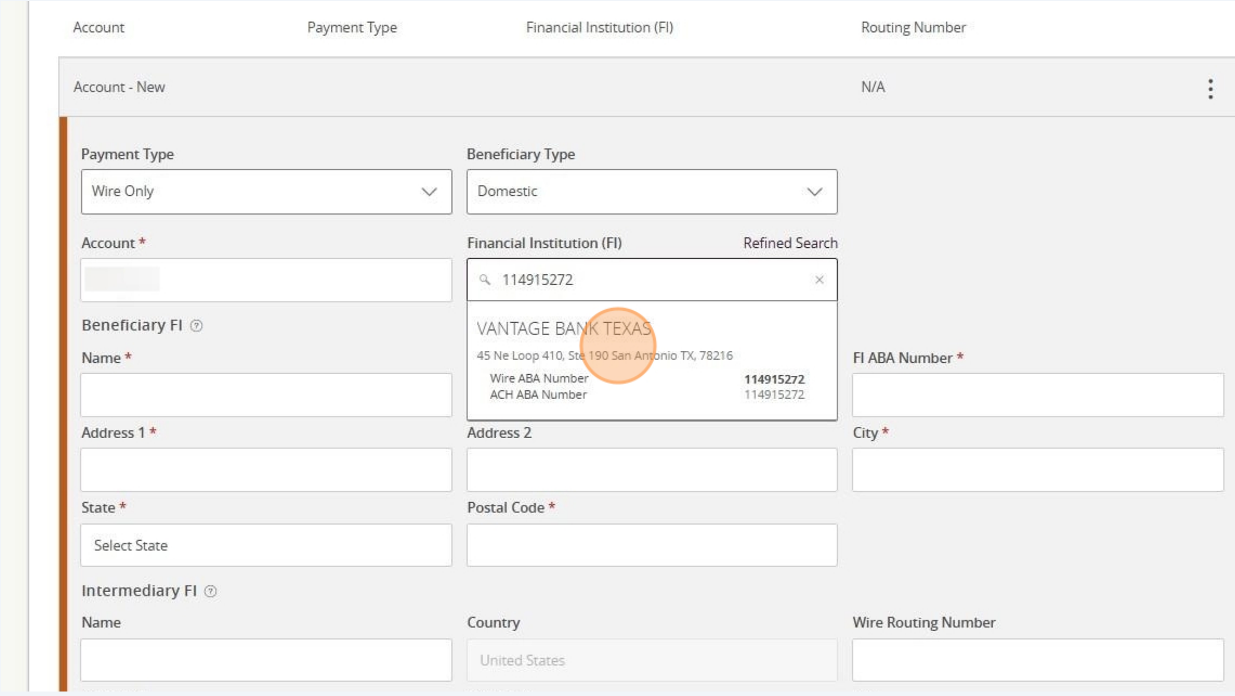
8

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.**

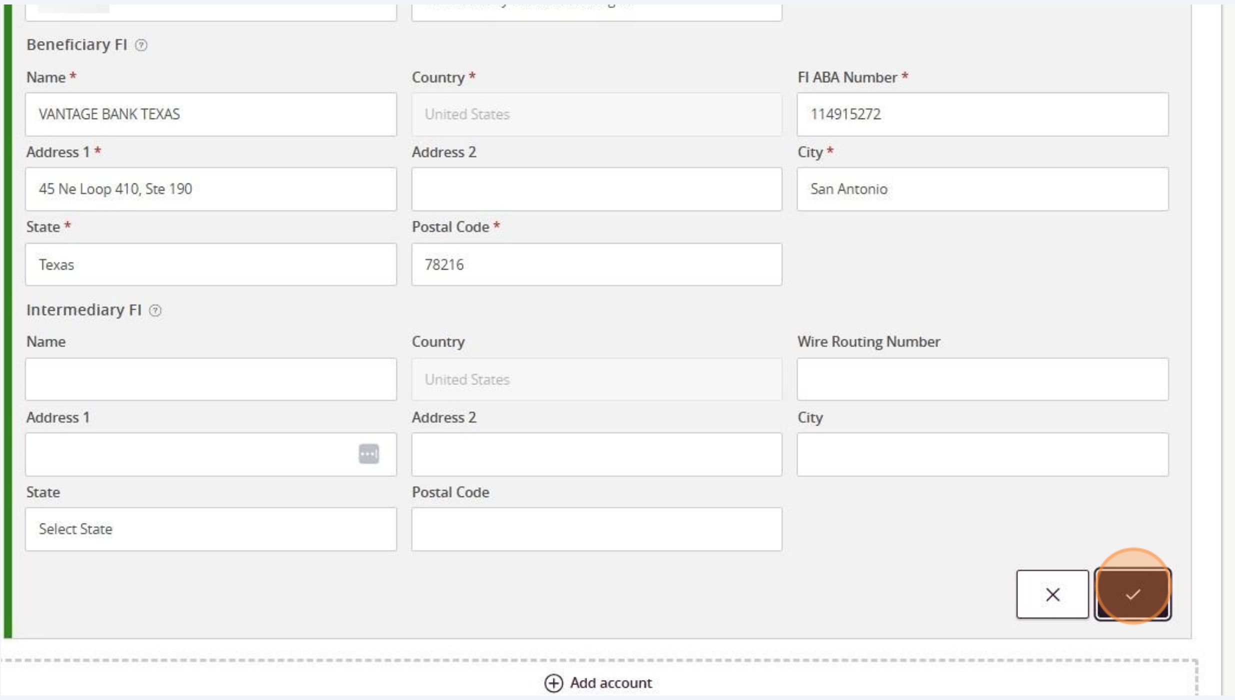


9 After entering the ABA/Routing Number, select the beneficiary bank from the list.



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

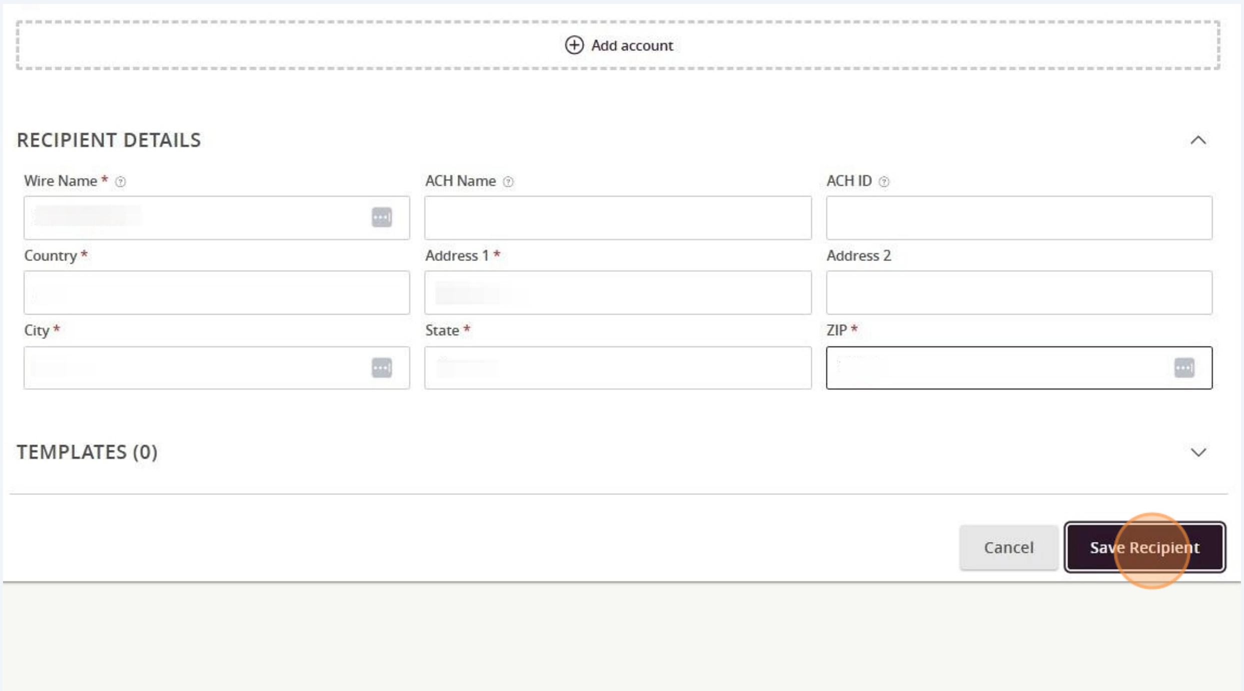
Click the **checkmark** to validate and continue.



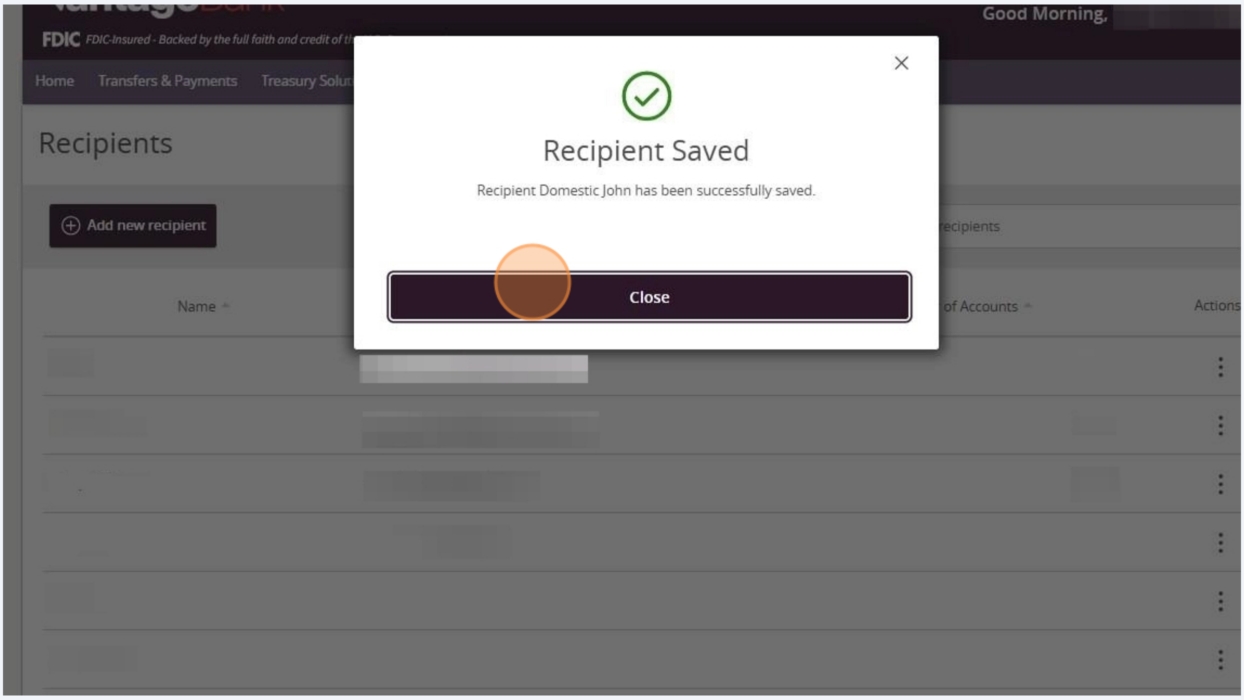
11 Under **Recipient Details**, enter all fields marked with a red *, including:

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

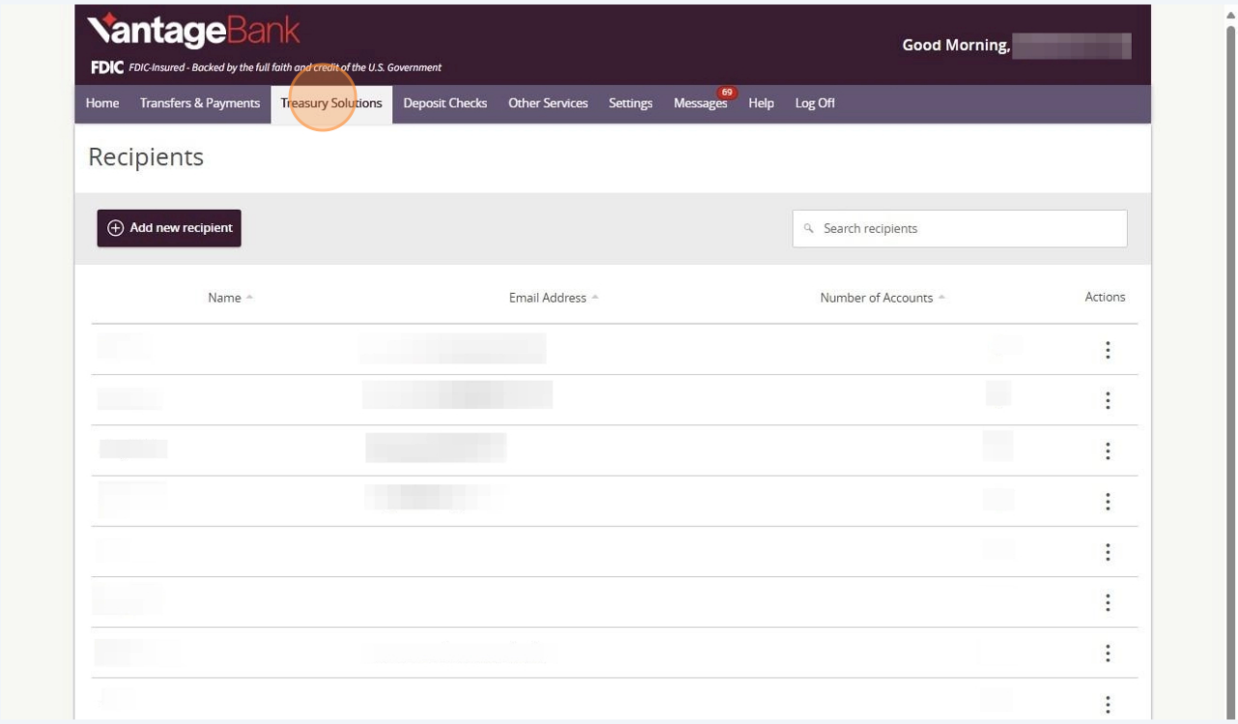
Once completed, click **"Save Recipient"**.



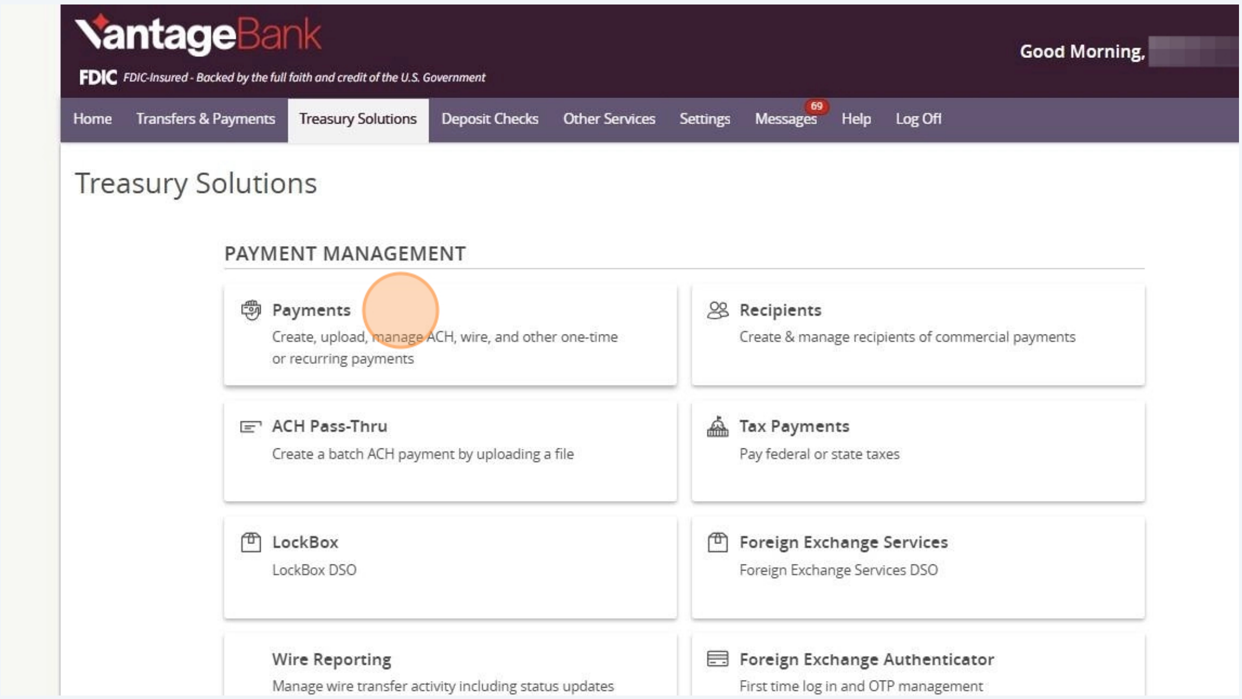
12 Click **"Close"**.



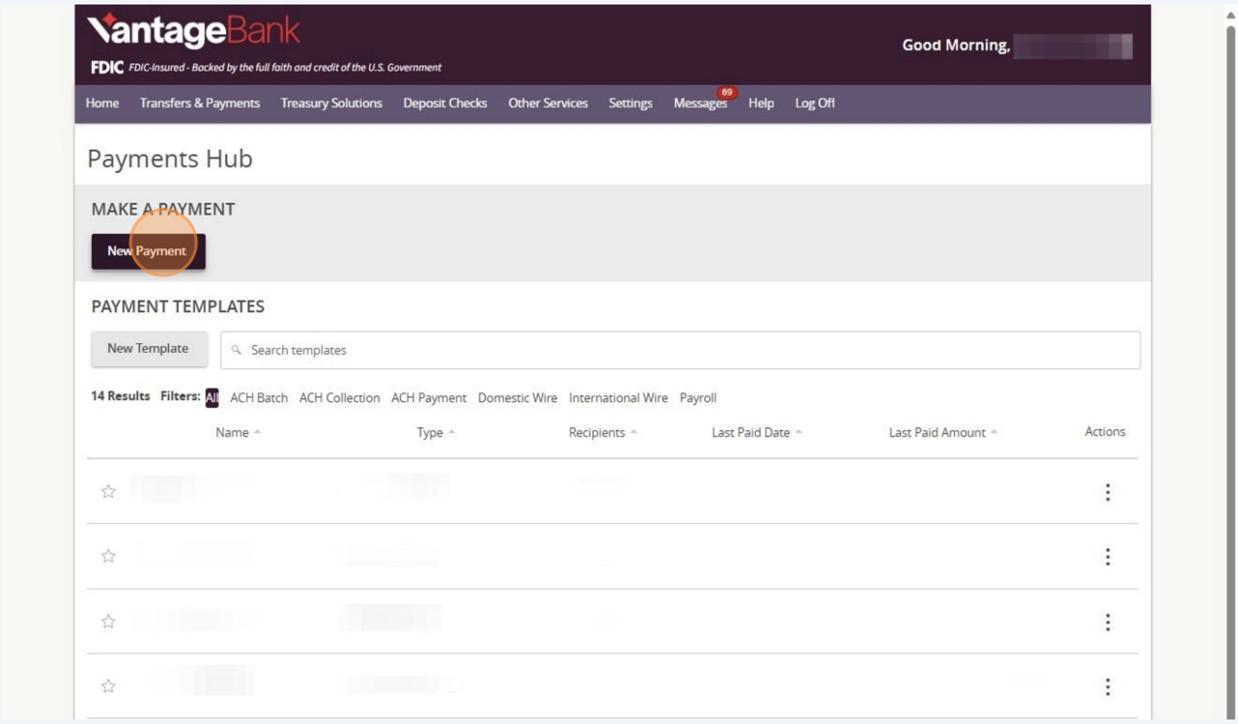
13 Click **"Treasury Solutions"**.



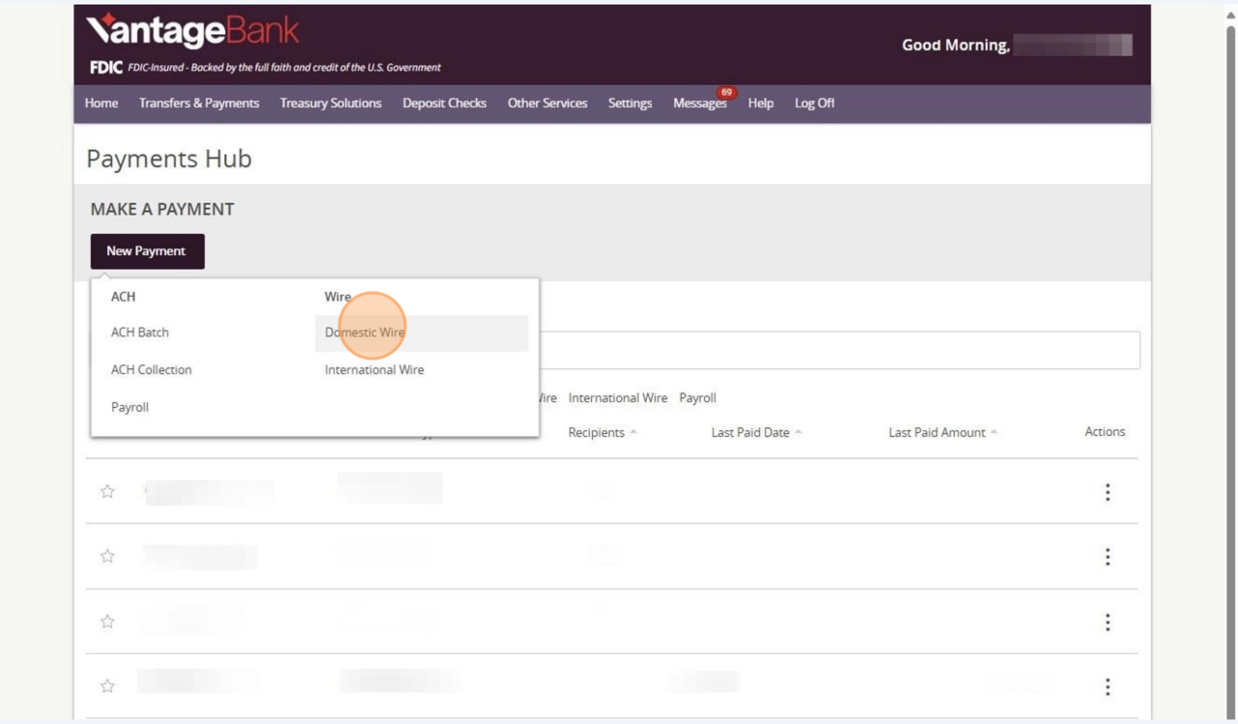
14 Click **"Payments"**.



15 Click **"New Payment"**.

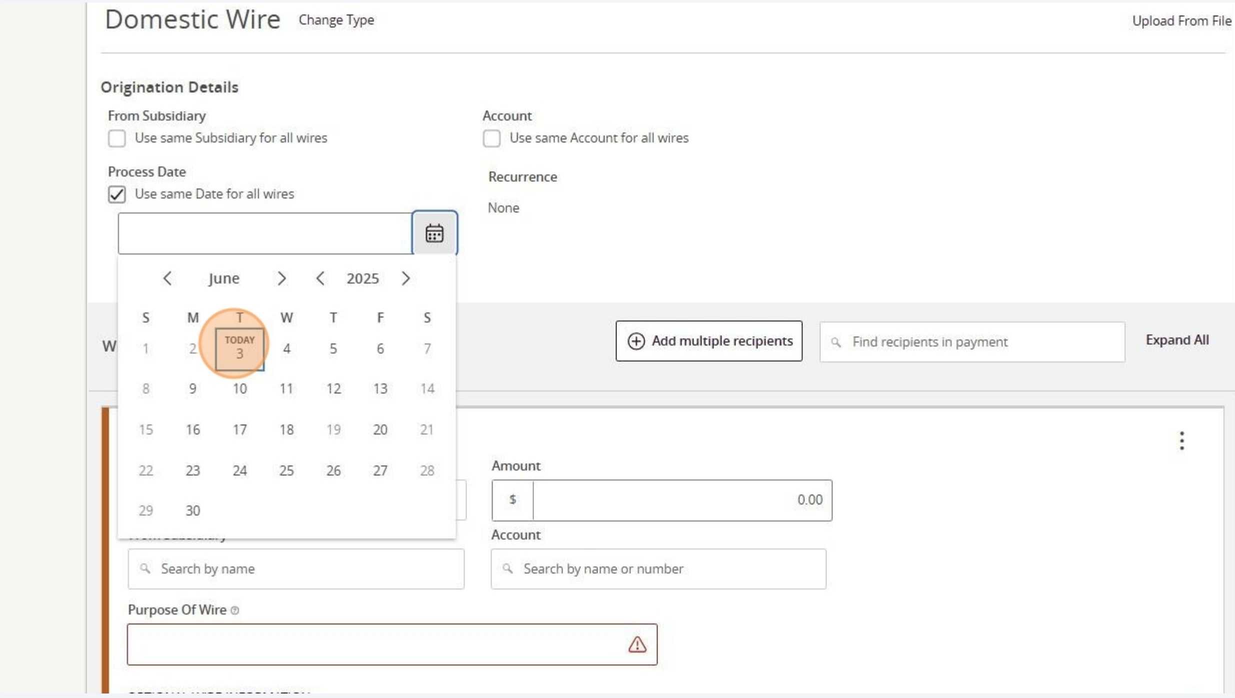


16 Click **"Domestic Wire"**.

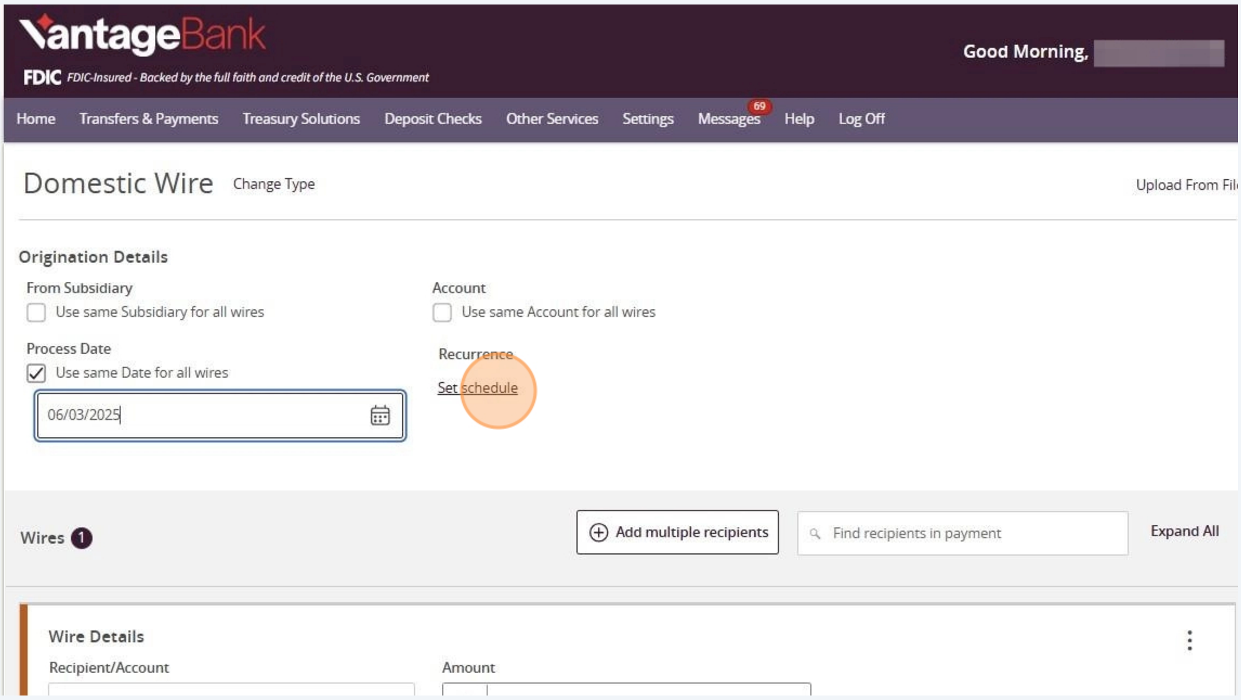


17 Select desired effective date.

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"**.

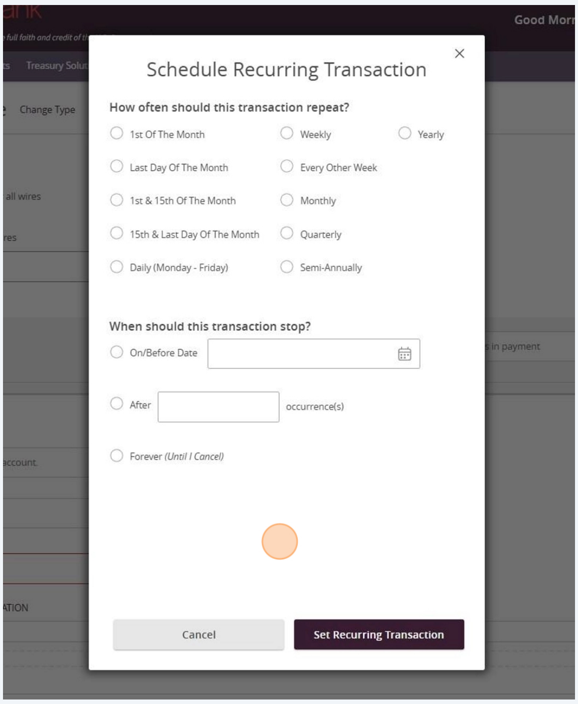


18 Click **"Set Schedule"** to configure options for recurring payments.

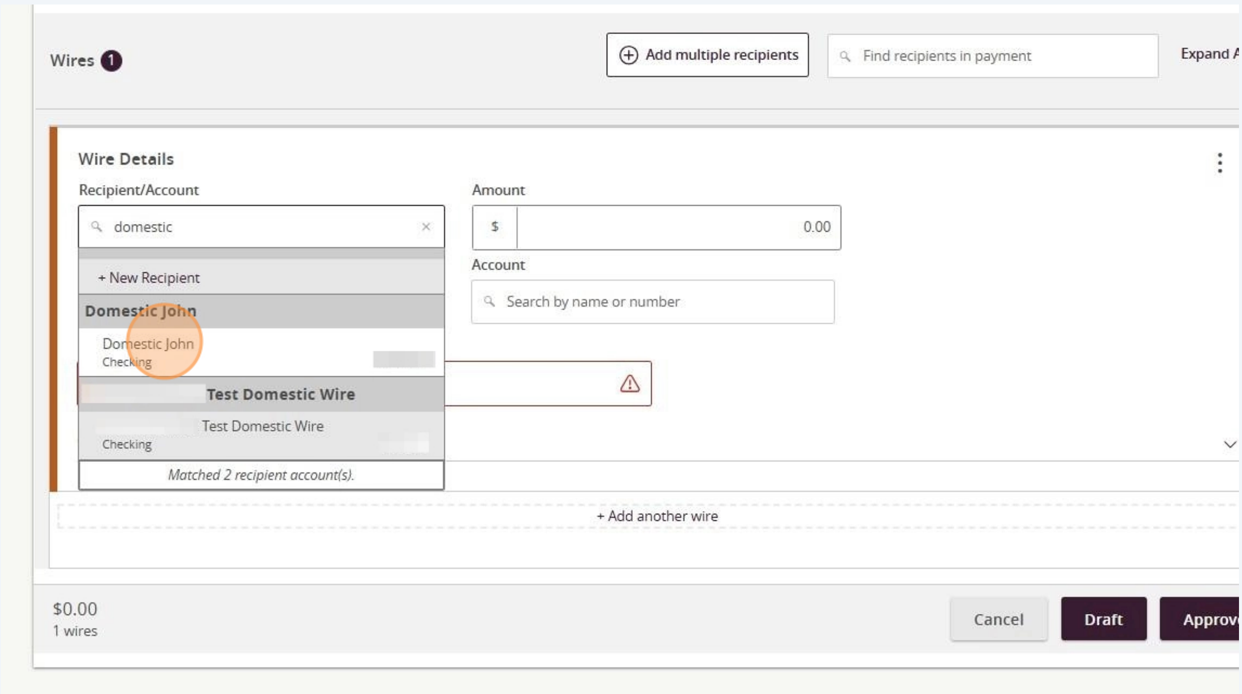


19 If the payment is recurring, **"Set Schedule"** will allow you to choose how often the transaction should be processed and, if needed, set an end date

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

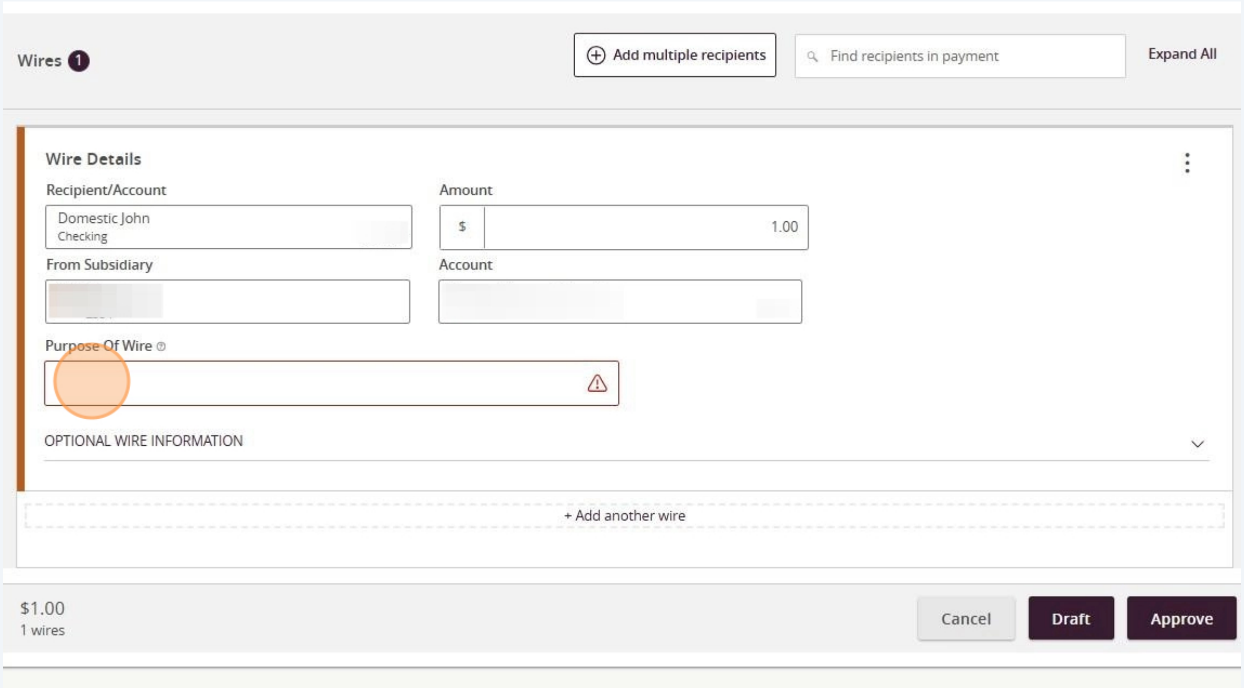


20 Under the **"Recipient/Account"** field, you can select **"New Recipient"** or search from your list of saved recipients.



21 Continuing under **"Wire Details"**, be sure to select or enter the following:

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



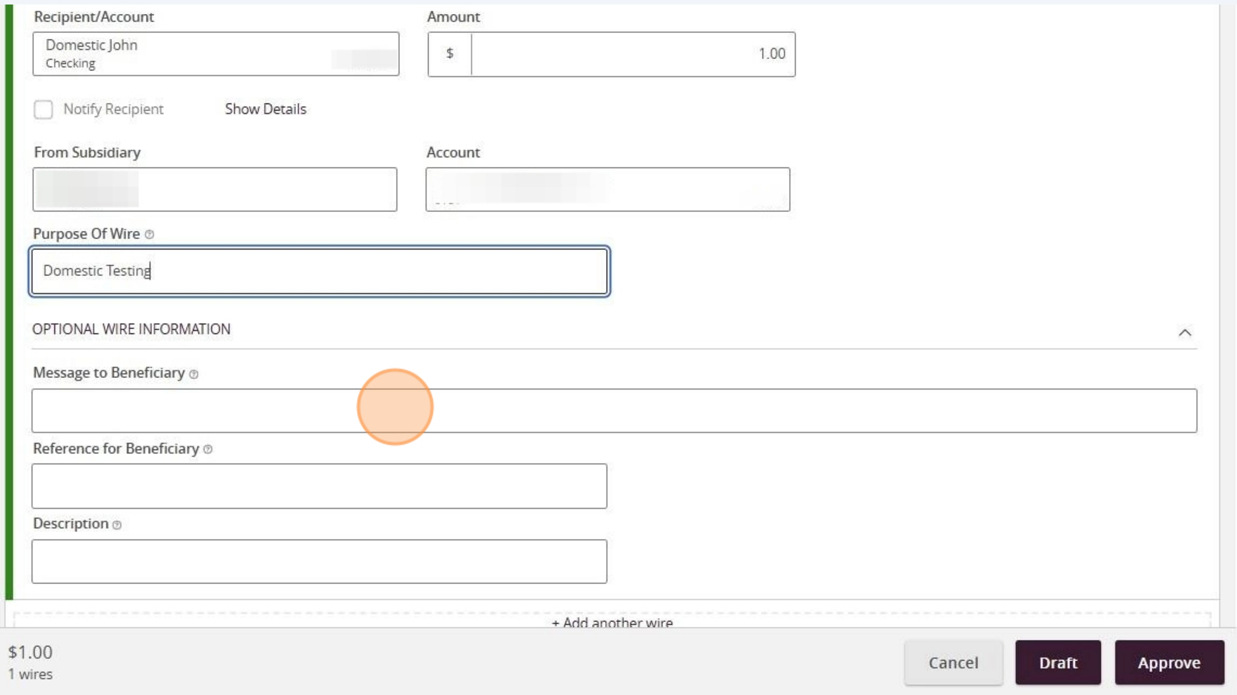
22

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

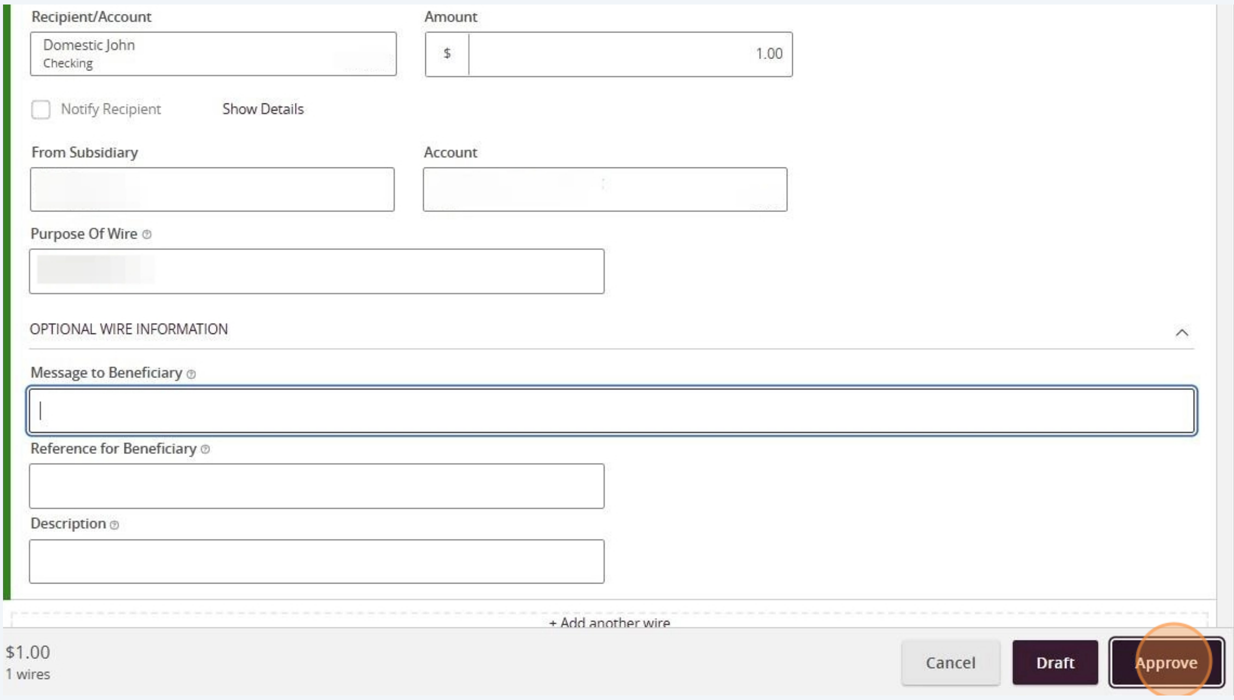
- **Message to Beneficiary**
- **Reference to Beneficiary**
- **Description**

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

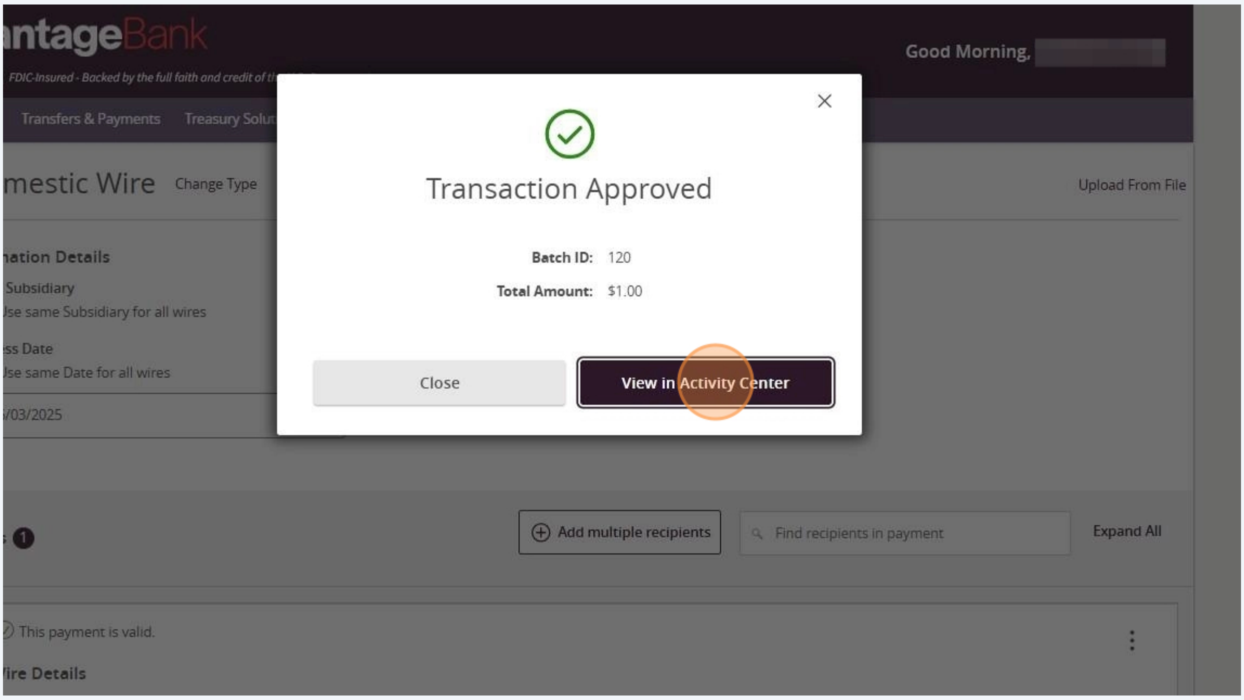
Note:
If you need to process multiple wire transfers simultaneously, you can select the **"Add another wire"** field.



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



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



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