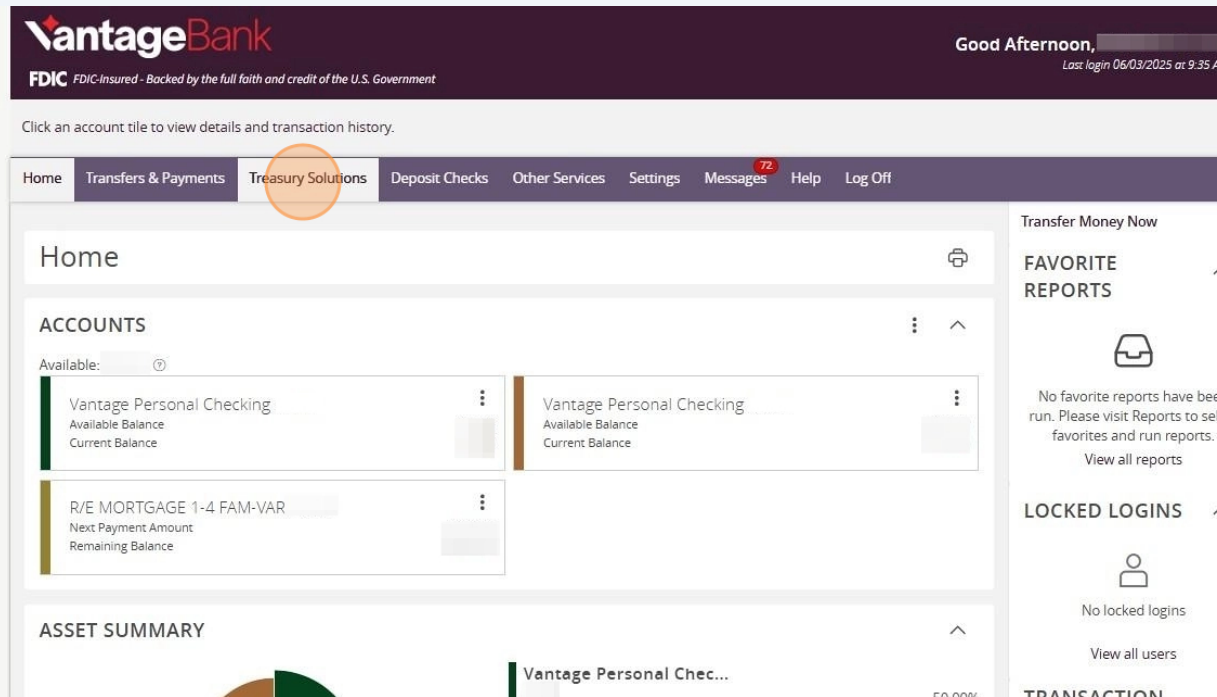


International USD Wire Transfer



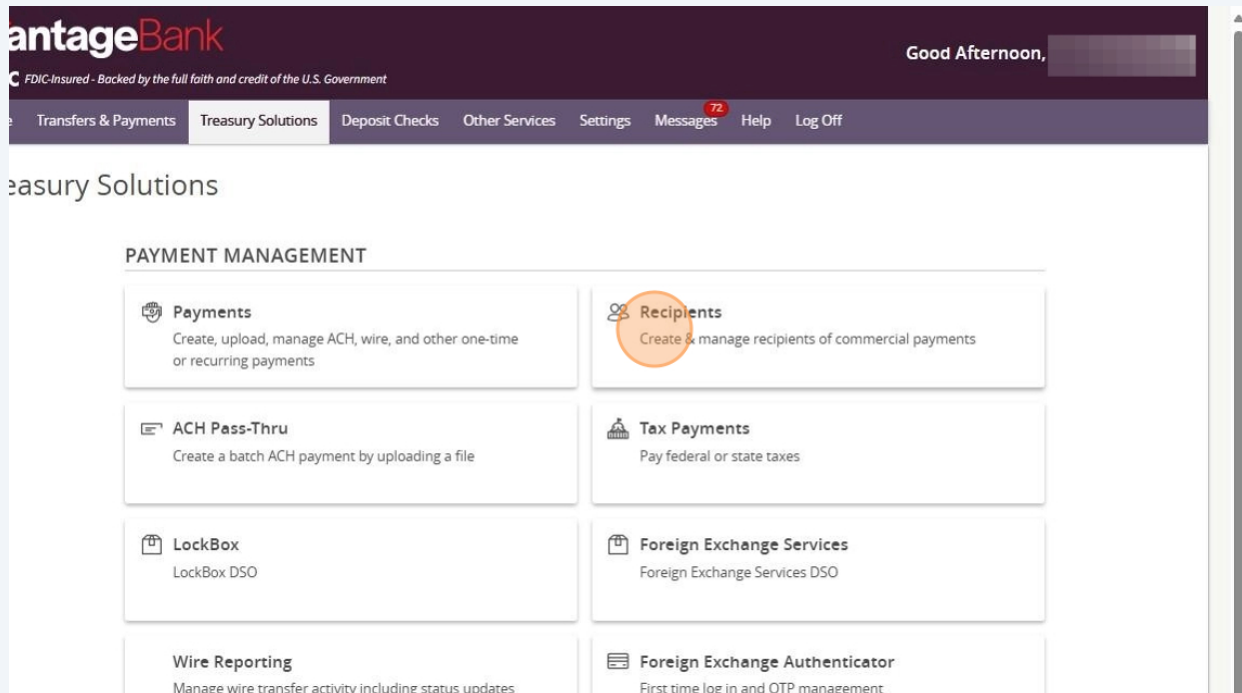
1 Log in to Business Online Banking and click **"Treasury Solutions"**.



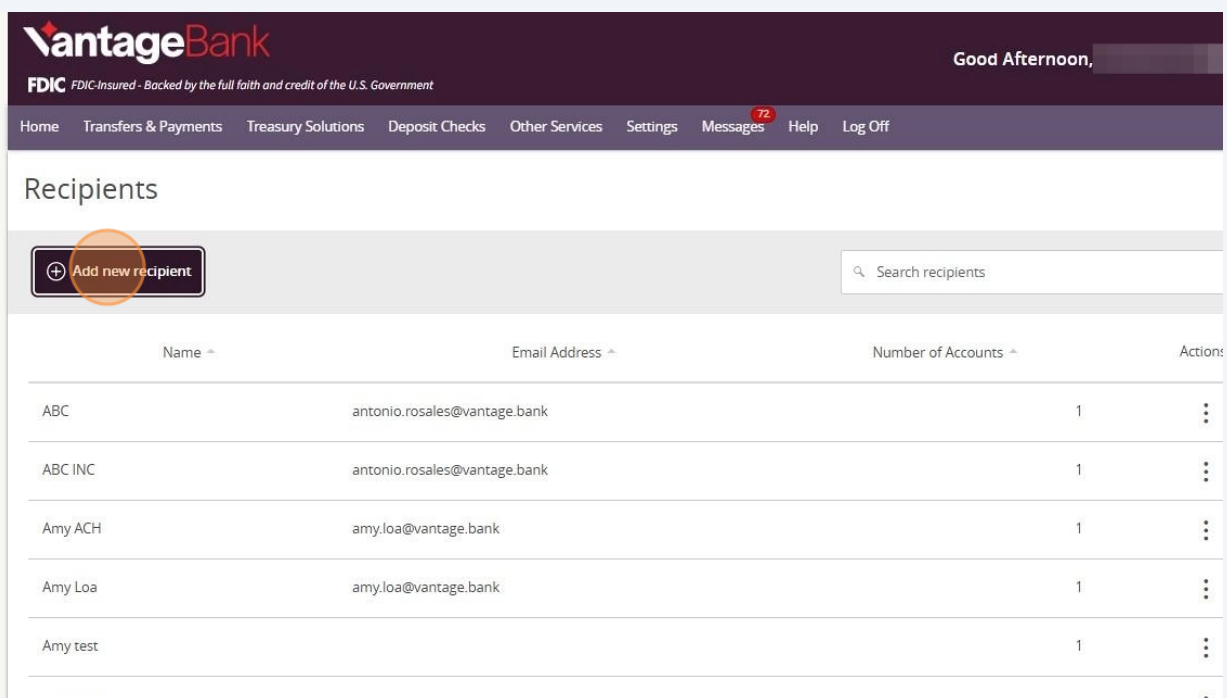
2 Click "Recipients".

Note:

The **"Recipients"** section stores beneficiary information. You must complete this information for the payment to be processed. Once a recipient is created, their details are saved in the system for 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 set up email notifications, enter your email address and check the box labeled **"Send email notifications for template payments."**

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Good Afternoon, [User Name]

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages ⁷² 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:

Beneficiary Type:

Account Type:

Account *

Financial Institution (FI) Refined Search ACH Routing Number *

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

ACCOUNTS (1)

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

Payment Type: ACH and Wire (selected), ACH Only, Wire Only (highlighted), ACH and Wire, Search by name or routing #.

Beneficiary Type: Domestic (selected).

Account *

ACH Routing Number *

Beneficiary FI ⓘ

Name *

Country * United States

FI ABA Number *

Address 1 *

Address 2

City *

State * Select State

Postal Code *

- 6 Click **"Beneficiary Type"** and choose from list **"International"**.

ACCOUNTS (1)

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

Payment Type: Wire Only (selected).

Beneficiary Type: Domestic (selected), Domestic, International (highlighted).

Account *

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

7

Under the **"Account"** field, enter the beneficiary's account number.

Note:

If the payment is going to following country use the following:

Mexico, use the Clabe

Europe, use the IBAN.

Canada and Australia - use the transit plus the account number.

ACCOUNTS (1) ^

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

8

Under the **"Financial Institution (FI)"** field, input the SWIFT code of the beneficiary's bank.

Note:

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

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

ACCOUNTS (1) ^

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

9

After entering the SWIFT code, you can select the beneficiary bank from the list.

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"/>		Financial Institution (FI) <input type="text" value="menomx"/>	
IBAN <input type="text"/>		BANCO MERCANTIL DEL NORTE SA, INSTITUCION DE BANCA MULTIPLE, GRUPO FINANCIERO BANORTE Avenida Revolution 3000 Monterrey NLE, 64830 SWIFT/BIC <input type="text"/>	
Beneficiary FI ⓘ Name * <input type="text"/>		SWIFT/BIC *	
Address 1 * <input type="text"/>		Address 3 <input type="text"/>	
Intermediary FI ⓘ Name <input type="text"/>		Wire Routing Number <input type="text"/>	
Address 1 <input type="text"/>		City <input type="text"/>	
Address 2 <input type="text"/>			

10

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

If applicable, under "Intermediary FI" enter intermediary financial institution information, including:

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

Search by name or SWIFT/BIC

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

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

IBAN

Other

Beneficiary FI ⓘ

Name *

Banco Mercantil del Norte SA, Insti

Country *

Mexico

SWIFT/BIC *

Address 1 *

Avenida Revolucion 3000

Address 2 *

Monterrey, NLE

Address 3

64830

Intermediary FI ⓘ

Name

Country

United States

Wire Routing Number

Address 1

Address 2

City

State

Select State

Postal Code

×

✓

⊕ Add account

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

- Wire Name
- Country
- Address1
- City
- State
- Zip Code

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

The screenshot shows a web form for adding a new recipient. At the top, there are two input fields: "State" (with a dropdown menu showing "Select State") and "Postal Code". 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" link. The main section is titled "RECIPIENT DETAILS" and contains a grid of input fields. The first row includes "Wire Name *" (with a help icon), "ACH Name *" (with a help icon and a dropdown arrow), and "ACH ID" (with a help icon). The second row includes "Country" (with a dropdown menu showing "United States"), "Address 1 *" (with a dropdown arrow), and "Address 2". The third row includes "City *" (with a dropdown arrow), "State *" (with a dropdown menu showing "Select State" and a dropdown arrow), and "ZIP *" (with a dropdown arrow). Below the "RECIPIENT DETAILS" section is a section titled "TEMPLATES (0)" with a dropdown arrow. At the bottom right of the form are two buttons: a grey "Cancel" button and a dark purple "Save Recipient" button, which is circled in orange.

State Postal Code

Select State

×

✓

+ Add account

RECIPIENT DETAILS

Wire Name * ⓘ

ACH Name * ⓘ

ACH ID ⓘ

Country

United States

Address 1 *

Address 2

City *

State *

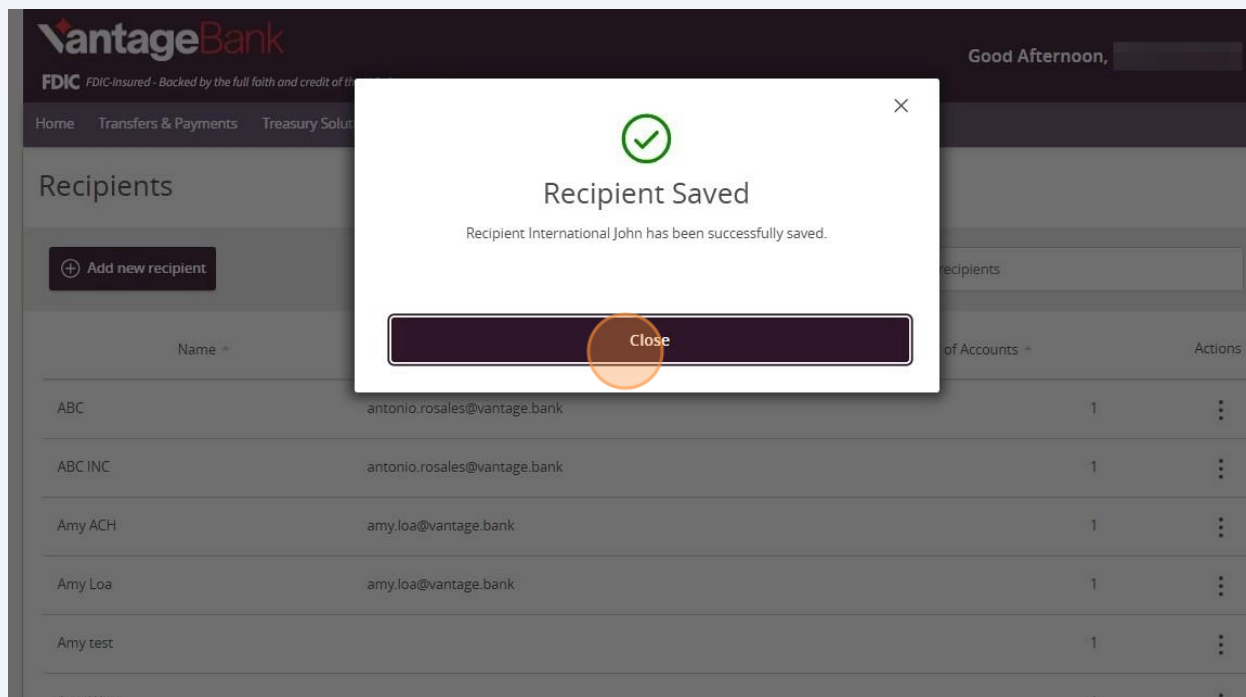
Select State

ZIP *

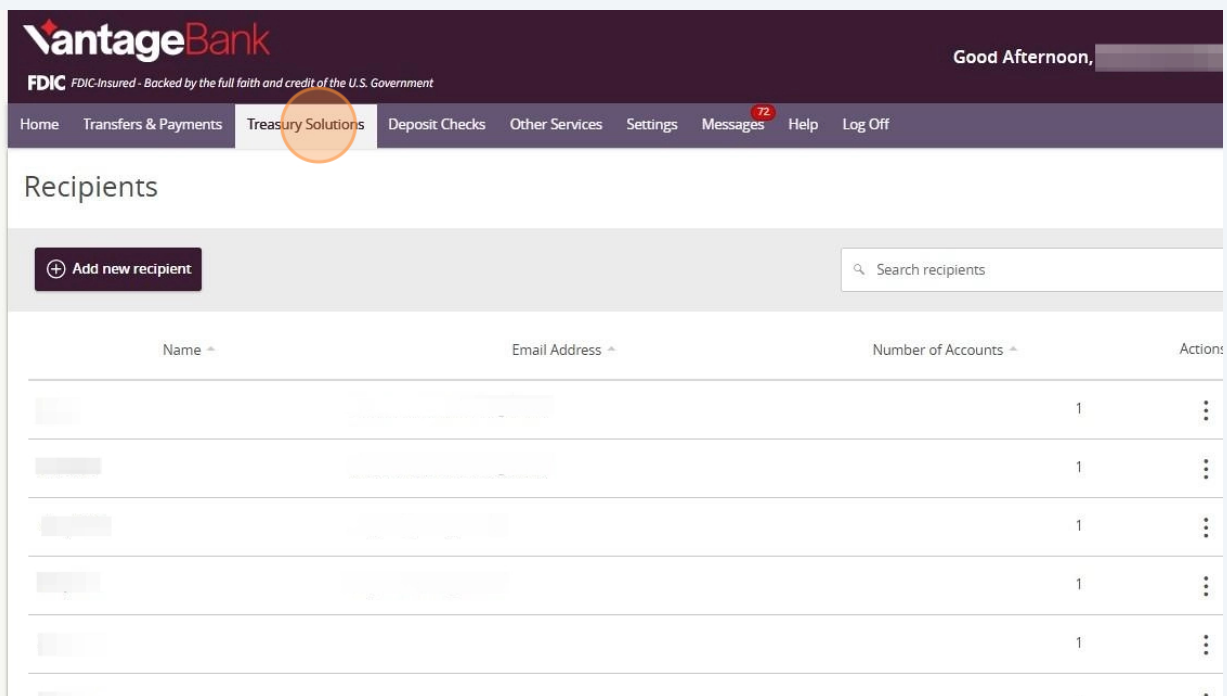
TEMPLATES (0)

Cancel Save Recipient

13 Click "Close".



14 Click "Treasury Solutions".



15 Click "Payments".

The screenshot shows the VantageBank Treasury Solutions page. The header includes the VantageBank logo, FDIC insurance information, and a greeting "Good Afternoon, [user name]". The navigation bar contains links for Home, Transfers & Payments, Treasury Solutions (active), Deposit Checks, Other Services, Settings, Messages (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" (highlighted with an orange circle), "Recipients", "ACH Pass-Thru", "Tax Payments", "LockBox", "Foreign Exchange Services", "Wire Reporting", and "Foreign Exchange Authenticator". Each tile provides a brief description of the service.

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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 Click "New Payment".

The screenshot shows the VantageBank Payments Hub page. The header is identical to the previous screenshot. The main content area is titled "Payments Hub" and features a "MAKE A PAYMENT" section with a "New Payment" button (highlighted with an orange circle). Below this is a "PAYMENT TEMPLATES" section with a "New Template" button and a search bar. A table displays 14 results for payment templates, with filters for ACH Batch, ACH Collection, ACH Payment, Domestic Wire, International Wire, and Payroll. The table has columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions.

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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 Search templates

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]			⋮

17 Click "International Wire".

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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		⋮
☆ [Redacted]	[Redacted]	[Redacted]	[Redacted]	⋮
☆ [Redacted]	[Redacted]	[Redacted]	[Redacted]	⋮

18 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 'Origination Details' section of a wire transfer form. A date picker is open, showing the month of June 2025. The date June 3rd is highlighted with an orange circle and labeled 'TODAY'. The form includes several checkboxes for 'From Subsidiary', 'Account', and 'Currency', all of which are checked. There is a search bar for 'Find recipients in payment' and a button to 'Add multiple recipients'. Below the date picker, there are fields for 'Currency' (USD - U.S. Dollar), 'Enter amount in' (USD), and 'Amount' (\$ 0.00). There are also search bars for 'Search by name' and 'Search by name or number'. At the bottom, there is a 'Purpose Of Wire' field with a warning icon.

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

W **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

Find recipients in payment **Expand All**

+ Add multiple recipients

Currency
USD - U.S. Dollar

Enter amount in
USD

Amount
\$ 0.00

Search by name **Search by name or number**

Purpose Of Wire Ⓢ

19 Click **"Set Schedule"** to configure recurring payment options.

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

International Wire Change Type Upload From File

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
06/03/2025

Recurrence
Set schedule

Wires 1 Add multiple recipients Find recipients in payment Expand All

Wire Details

Recipient/Account
Search by name or account.

Currency
USD - U.S. Dollar

Enter amount in
USD

Amount
\$ 0.00

From Subsidiary Account

20 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

21

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

Wire Details

Recipient/Account

International

+ New Recipient

Cheryl International

Cheryl International
SWIFT/BIC 15678

Cheryl International
SWIFT/BIC 12345

International John

International John
SWIFT/BIC 23456

INTERNATIONAL WIRE

INTERNATIONAL WIRE
SWIFT/BIC 157864

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$ 0.00

Account

Search by name or number

+ Add another wire

\$0.00
1 wires

Cancel Draft Approve

22

Continuing under **"Wire Details"**, make sure to select or enter the following information:

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

Wires 1

+ Add multiple recipients

Find recipients in payment

Expand A

Wire Details

Recipient/Account

International John
SWIFT/BIC

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

1.00

From Subsidiary

Account

Purpose Of Wire ⓘ

OPTIONAL WIRE INFORMATION

+ Add another wire

\$1.00
1 wires

Cancel

Draft

Approve

23

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

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

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

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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

Wires 1 + Add multiple recipients Find recipients in payment Expand All

Wire Details

Recipient/Account Currency Enter amount in Amount

Transaction Approved

Batch ID: 121
Total Amount: \$1.00

Close **View in Activity Center**

✓ This payment is valid.

26

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

The screenshot displays the Vantage Bank Online Activity interface. At the top, the Vantage Bank logo is on the left, and the text "Good Afternoon," followed by a blurred 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 showing "72"), Help, and Log Off.

The main section is titled "Online Activity" with a help icon. Below this, there are tabs for "Single Transactions", "Recurring Transactions", and "Deposited Checks". A search bar labeled "Search Transactions" is on the right. Under "Active Filters", there is a button for "Batch ID: 121" with a close icon.

On the left, a "Transaction List" table shows one transaction: "Authorized International Wire" with a value of "\$1.00" and a date of "6/3/2025". Each row has a checkbox and a menu icon.

The right side of the screen shows the "TRANSACTION DETAILS" for the selected transaction. It includes the title "INTERNATIONAL WIRE International John", a tracking ID of "11398", and a value of "\$1.00" with a "Created Date: 6/3/2025". Below this is the "PAYMENT DETAILS" section, which is organized into two columns:

PAYMENT DETAILS	
Batch ID 121	From Account Vantage Personal Checking
Created By	To Account
Authorized 06/03/2025 2:58 PM	To Account Type Checking
Authorized By	Purpose Of Wire International Test
Process Date 06/03/2025	
Originator Wire Header	