



Treasury Management Services

Domestic Online Wire Guide

Contents

Wires Overview	1
Domestic Wires	2
Saving Beneficiaries	2
One-time Wire Beneficiary	3
Entering Wires	4
Wire Templates	4
Entering Templated Wires	5
Wire Approval	6
Wire Notifications.....	8

Wires Overview

The wire menu is located under *Payments* on the services menu in Treasury Management Services (TMS).



Domestic wires can be sent online through TMS.

New wires can be generated by choosing a beneficiary that has been saved, or from a saved template.

Domestic wires can be scheduled to go out automatically at recurring intervals or at a specified date in the future.

Key features and points to note:

- ✓ *Create USD Wire* is used for wires in US dollars that are going to beneficiaries located in the United States.
- ✓ Setting up wire templates and wire beneficiaries streamlines the process of creating and sending repeat wires. The key difference is that *Wire Templates* retain the sending account information along with the beneficiary information. Saving as a *Wire Beneficiary* allows the user to choose the sending account each time the beneficiary is used.
- ✓ Wire cut-off times are located on the dashboard screen in TMS.
- ✓ Full physical address required for all wires (PO Box not accepted). If wire does not have physical address it will be rejected.

Outgoing wires require dual control, so there must always be a user that creates the wire and another user that approves and releases the wire to the bank. Users that approve wires must be registered for additional authentication using either the VIP Access secure token app or an automated phone call or text message. See the TMS Basics Guide for more information on additional authentication.

Wire approvals can be completed in TMS from either *Wire Activity* in the Payments menu or the Payments Pending Approval widget on the dashboard.

There are two system-forced notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed. There are additional wire notifications that each user can add in Notification Setup located under the user menu.

Domestic Wires

When wires are periodically sent to the same recipient there are two ways to store the recipient's information for future use – as a wire Beneficiary or in a wire Template.

- When the recipient is set up as a *Beneficiary* a wire can be sent to that recipient from any of your company's wire accounts.
- A *Template* associates the sending account along with the recipient's bank account information.

Saving Beneficiaries

Beneficiaries that will be used periodically for wires should be added in Wire Beneficiaries.

Payments > Wire menu > Wire Beneficiaries > Create New Beneficiary

Create a Domestic Beneficiary

1. Beneficiary Information 2. Review 3. Confirmation

☒ Domestic ☐ International * Indicates Required Field

Bank ID: * Routing Number [Search Icon]

Bank Name: * [Search Icon] [Trash Icon]

Bank City: *

Bank State: * [Dropdown]

Account Number: *

Re-enter Account Number: *

Name: *

Address: Address Line 1 Address Line 2

Intermediary Bank Information

Bank ID: Routing Number [Search Icon] [Trash Icon]

Bank Name:

City:

State:

City: * [Dropdown]

State: * [Dropdown]

Zip Code: * [Dropdown] - [Dropdown]

Notes:

Review Reset Cancel

Please Note: The user needs to ensure the Beneficiary designation is “Domestic.” (The upper portion is information for the receiving bank, the lower is for the recipient of the wire.) Setting up Intermediary Bank Information is optional for a domestic wire.

One-time Wire Beneficiary

If a one-time wire is being sent, recipient information can be added when creating the new wire.

Wire menu > Create USD Wire

Begin a new wire and click directly in the Beneficiary window. A hyperlink will open to Enter Beneficiary,

Create USD Wire ⓘ

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * DAISY MARIE DUCK

Debit Account: * Daisy Checking

Beneficiary: * ⓘ Select a Beneficiary

Wire Amount: * Enter Beneficiary USD

Another option from the same screen is to click the search button to the right of the Beneficiary field and choose Enter Beneficiary from the Search Beneficiaries pop-up.

Search Beneficiaries ✕

Not found Enter Beneficiary

Beneficiary Name ⓘ	Beneficiary Account Number ⓘ	Bank ID ⓘ	Bank Name ⓘ	Bank Country ⓘ
--------------------	------------------------------	-----------	-------------	----------------

After clicking Enter Beneficiary an area to the right will open for the recipient's information.

Create USD Wire ⓘ

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * DAISY MARIE DUCK

Debit Account: * Daisy Checking

Beneficiary: ⓘ Select a Beneficiary

Wire Amount: * 0.00 USD

Frequency: * One Time

Effective Date: * 03/29/2022

Purpose: * Purpose of Payment

Beneficiary Information

Bank ID: * Routing Number

Bank Name: *

Bank City: *

Bank State: *

Account Number: *

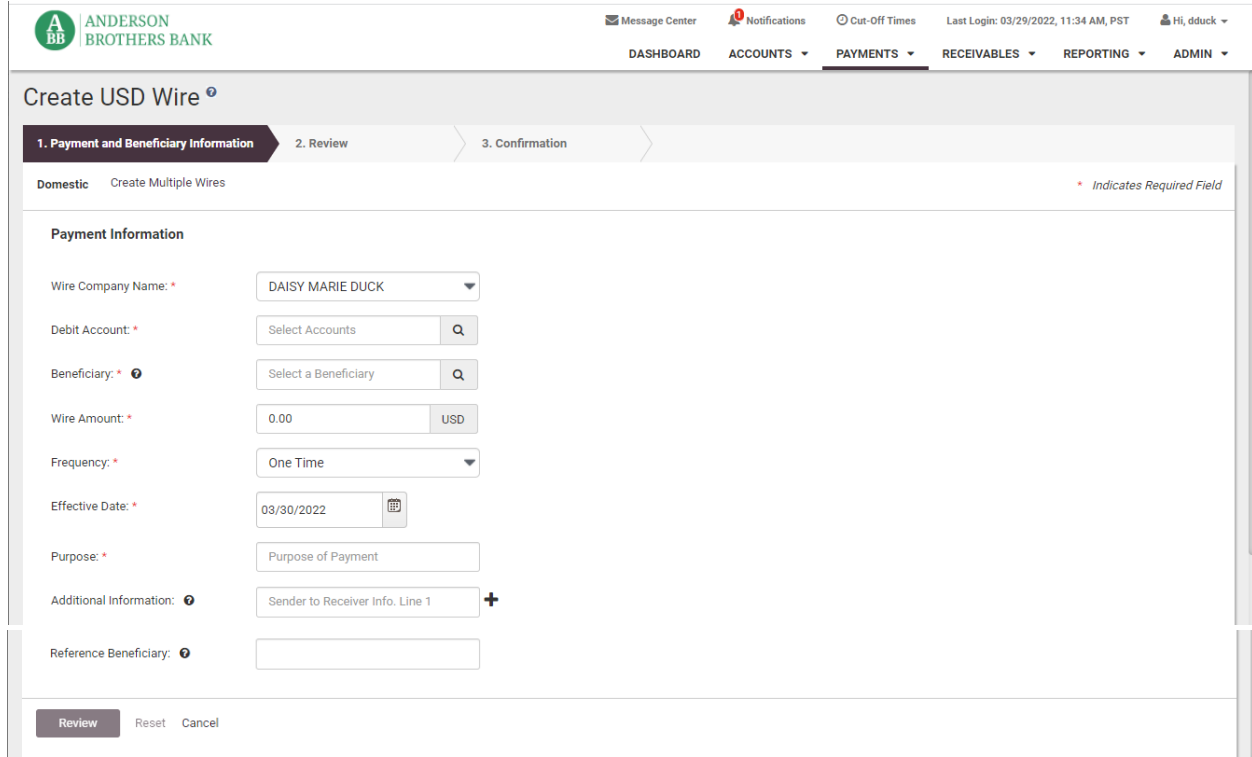
Re-enter Account Number: *

Name: *

Please Note: Recipients entered using either of these options will not be added to the Wire Beneficiaries list for future use.

Entering Wires

A new domestic wire is started from *Wires menu > Create USD Wire*. The beneficiary is added by choosing from the Wires Beneficiary list or created as a one-time beneficiary, as described above.



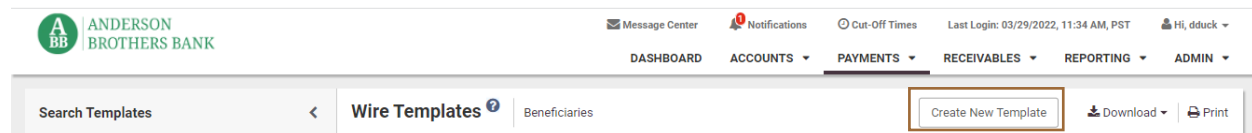
Wires are in dual control. The user that sets up the wire will enter the payment information, review the entries, and confirm the information is correct. Then the wire will go into pending status until it is approved by another user.

Wire Templates

A wire template is useful if wires are always sent to a beneficiary using the same company account.

Before creating a template, the recipient must be created as a Wire Beneficiary, then it can be added to the template.

Wire Templates are created from *Wires menu > Wire Templates*.



Create a Wire Template

1. Payment and Beneficiary Information

2. Review

3. Confirmation

Wire Template Detail

Indicates Required Field

Payment Information

Template Name: *

Duck Sample

Wire Company Name: *

DAISY MARIE DUCK

Debit Account: *

Daisy Checking

Beneficiary: *

Select a Beneficiary

Purpose: *

Purpose of Payment

Additional Information: ⓘ

Sender to Receiver Info. L

Reference Beneficiary: ⓘ

Review

Reset

Cancel

Entering Templated Wires

After wire templates have been created and stored, they are used by choosing *Wires menu > Create USD Wire from Template*.

Once a template is established, the only fields that need to be completed are the amount, frequency, date, and purpose.

Create USD Wire from Template

1. Payment and Beneficiary Information

2. Review

3. Confirmation

Payment Information

Template:

Duck Sample

Wire Company Name:

DAISY MARIE DUCK

Debit Account:

Daisy Checking

Beneficiary:

Donald Duck

Wire Amount: *

0.00

USD

Frequency: *

One Time

Effective Date: *

03/30/2022

Purpose: *

Test

Additional Information: ⓘ

Sender to Receiver Info. Line 1

Reference Beneficiary: ⓘ

Review

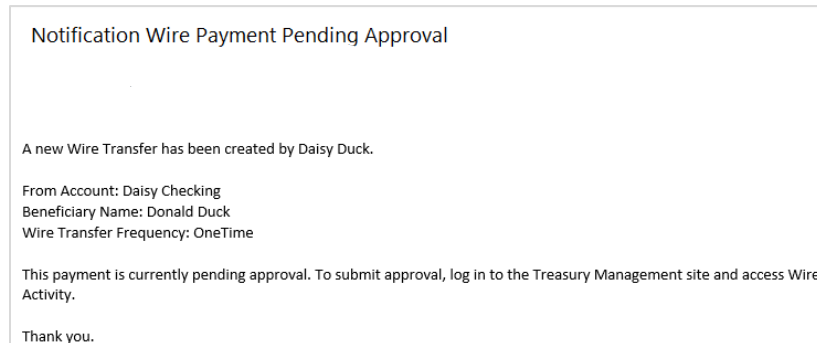
Reset

Cancel

As noted above, wires are in dual control. The user that sets up the wire will enter the payment information, review the entries, and confirm the information is correct. Then the wire will go into pending status until it is approved by another user.

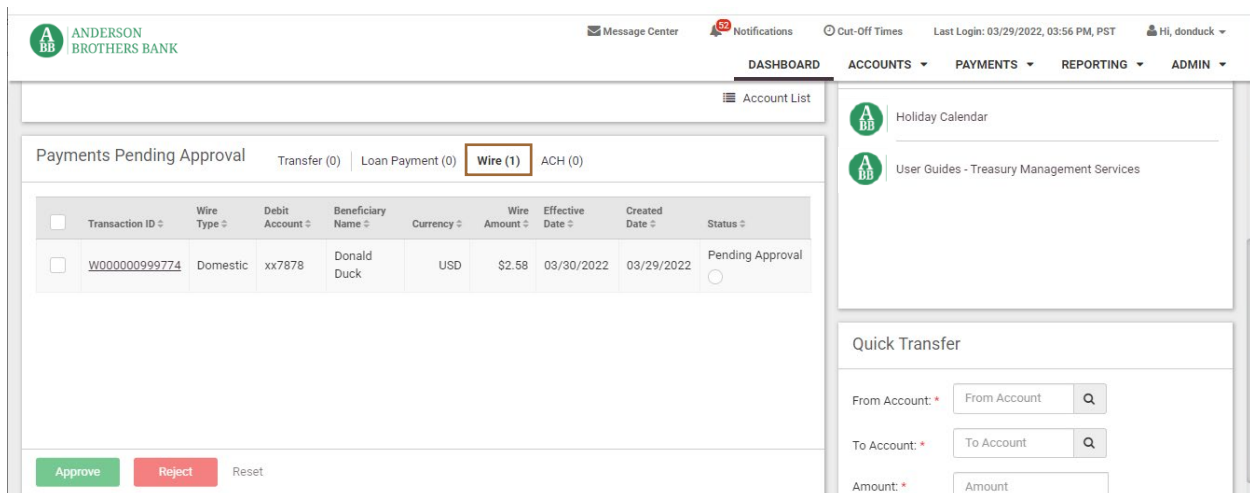
Wire Approval

When a wire has been entered and is pending approval each user that has wire approval entitlement will receive an email:

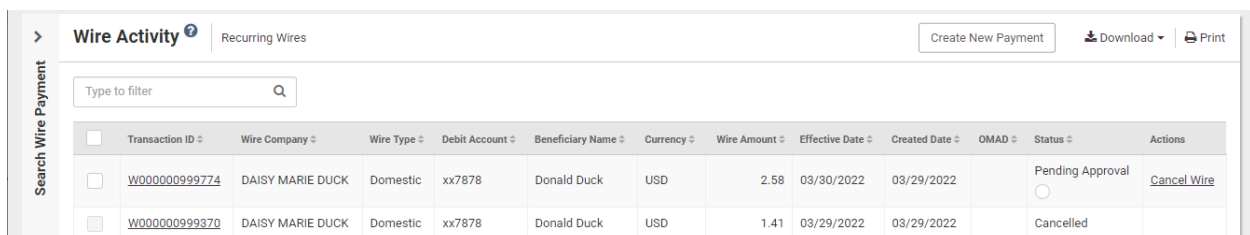


Wire approvals can be completed in TMS from either the *Payments Pending Approval* widget on the dashboard or *Wire Activity* in the Payments menu.

A small number of pending wires can easily be decisioned directly from the TMS dashboard. The widget indicates the types of pending payments and how many there are. Clicking Wire will display the items that need to be reviewed and clicking on the Transaction ID will show the details of the wire.



If there is a longer list of wires to approve, the *Wire Activity* screen also lists the items that need action. Wire details can be viewed from this screen and a wire can be approved or cancelled.



Either the *Payments Pending Approval* widget or the *Wire Activity* screen will display the eligible approvers for a wire when the user hovers over the Pending Approval radio button.

The screenshot shows the 'Wire Activity' screen with a search bar and a table of wires. The table has columns: Transaction ID, Wire Company, Wire Type, Debit Account, Beneficiary Name, Currency, Wire Amount, Effective Date, Created Date, OMAD, Status, and Actions. Two wires are listed, both with a 'Pending Approval' status. A tooltip is visible over the 'Pending Approval' status of the first wire, showing 'Eligible Approvers: Donald Duck'.

Transaction ID	Wire Company	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
W000001000924	DAISY MARIE DUCK	International	xx7878	Duck Enterprises Int'l	CAD	18.23	03/30/2022	03/30/2022		Pending Approval	
W000000999774	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	2.58	03/30/2022				

Viewing 1 - 2 of 2 wires

Eligible Approvers:
Donald Duck

Regardless of the channel used to approve the wire, the approver will need to enter a code from their company's chosen authentication method, either the VIP Access secure token app or the automated phone call/text.

An email must be sent to ebanking@abbank.com after each wire is transmitted. Please provide the amount of the wire and a contact number to be reached at when sending your email.

Wire Cutoff time is 4:30.

Once the Wire Department has received your wire and your email, they will call you to verbally verify the wire. Wires will not be sent without verbal confirmation.

Wire Notifications

As stated previously, there are two system-forced notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed.

There are additional wire notifications that each user can add in Notification Setup located under the user menu.

NOTE* (only applies to domestic wires)

Notification Preferences

Email: * donduck@email.com

Mobile #: - - Messaging and data rates may apply.

- ACH
- Admin
- Login
- Positive Pay
- Stop Payment
- Transfer/Loan Payment
- Wire**

Profile & Preferences
Notification Setup
Log Off

Users may want to activate the 30 minute warning notices to ensure all wires are approved prior to the cut-off times.

Wire File Uploaded	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreign Currency Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rate Quote/Contract Accepted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rate Quote/Contract Approval Rejected	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Each user can choose from desktop, email, or text as delivery methods for the alerts they set up for themselves.

We encourage users to explore these optional notifications.