

If your business has online wire origination enabled, when you select the Wire option from the Payments tab on the menu across the top of your Treasury Management platform, you will have several options:

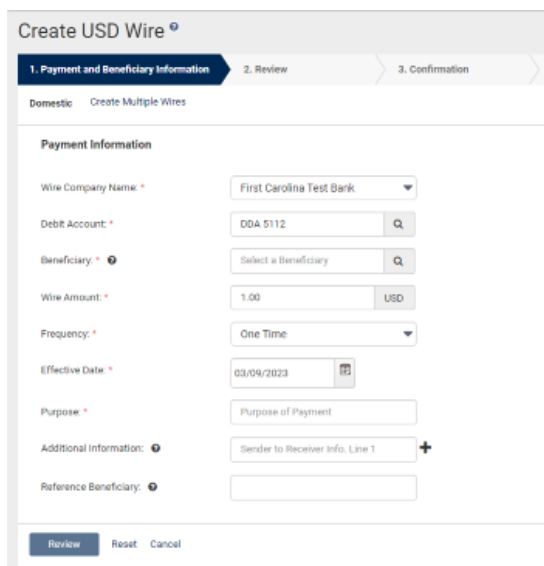
- Create USD Wire
- Create USD Wire from Template
- Upload Wires
- Wire Activity
- Wire File Activity
- Recurring Wires
- Wire Templates
- Wire Beneficiaries
- Wire Upload Formats

In this guide, we explain relevant options.

## Create USD Wire

Select this function to key the details for and beneficiary of a one-time wire. If the beneficiary of the wire will be recurring, we recommend that you first set them up using the Wire Beneficiaries option, then return here.

**KEYING THE WIRE:** In entering the required payment information, you will first select the drop-down for Wire Company Name. The only options that will be available in the drop-down are companies that wire agreements have been completed for. The chosen Wire Company Name will impact the Debit Account(s) available, which you will select by clicking the magnifying glass to the right of the field. Click the magnifying glass to the right of the Beneficiary field to access current beneficiaries or create a new one.



Create USD Wire <sup>o</sup>

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

Domestic Create Multiple Wires

Payment Information

Wire Company Name: \* First Carolina Test Bank

Debit Account: \* DDA 5112

Beneficiary: \* Select a Beneficiary

Wire Amount: \* 1.00 USD

Frequency: \* One Time

Effective Date: \* 03/09/2023

Purpose: \* Purpose of Payment

Additional Information: \* Sender to Receiver Info, Line 1

Reference Beneficiary: \*

Review Reset Cancel

If your beneficiary has been previously created, search for them and click Select to the right of the beneficiary when you have located them.

### Search Beneficiaries ✕

Q Not found? Enter Beneficiary

Beneficiary Name ⇅	Beneficiary Account Number ⇅	Bank ID ⇅	Bank Name ⇅	Bank Country ⇅	
First Carolina Test Bank	0513	053112408	FIRST CAROLINA BANK	UNITED STATES	Select

If no beneficiaries have been created, you can click Enter Beneficiary, which will prompt additional fields to be completed.

### Search Beneficiaries ✕

Q Not found? Enter Beneficiary

Beneficiary Name ⇅	Beneficiary Account Number ⇅	Bank ID ⇅	Bank Name ⇅	Bank Country ⇅
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When entering the Bank ID (Routing Number), the receiving bank name and other information should automatically populate. For Beneficiary Address, a physical address is required; PO boxes are not sufficient.

### Create USD Wire <sup>Ⓞ</sup>

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

Domestic Create Multiple Wires \* Indicates Required Field

<h4>Payment Information</h4> <p>Wire Company Name: * <input type="text" value="First Carolina Test Bank"/></p> <p>Debit Account: * <input type="text" value="DDA 5112"/> Q</p> <p>Beneficiary: <input type="text" value="Select a Beneficiary"/> Q</p> <p>Wire Amount: * <input type="text" value="0.00"/> USD</p> <p>Frequency: * <input type="text" value="One Time"/></p> <p>Effective Date: * <input type="text" value="03/09/2023"/> [📅]</p> <p>Purpose: * <input type="text" value="Purpose of Payment"/></p> <p>Additional Information: <input type="text" value="Sender to Receiver Info. Line 1"/> +</p> <p>Reference Beneficiary: <input type="text"/></p>	<h4>Beneficiary Information</h4> <p>Bank ID: * <input type="text" value="Routing Number"/> Q</p> <p>Bank Name: * <input type="text"/></p> <p>Bank City: * <input type="text"/></p> <p>Bank State: * <input type="text"/></p> <p>Account Number: * <input type="text"/></p> <p>Re-enter Account Number: * <input type="text"/></p> <p>Name: * <input type="text"/></p> <p>Address: <input type="text" value="Address Line 1"/> <input type="text" value="Address Line 2"/></p> <p>City: * <input type="text"/></p> <p>State: * <input type="text"/></p> <p>Zip Code: * <input type="text"/> - <input type="text"/></p> <p>Notes: <input type="text"/></p>
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Complete the rest of the Payment Information, including Wire Amount, Frequency, Effective Date, and Purpose. The only option for Frequency under the Create USD Wire tab is One Time, as recurring wires have their own separate setup tab. You can also add Additional Information and a Reference Beneficiary, if applicable. Once you are ready to move forward, click Review at the bottom left of your screen.

Review and verify your Wire Details and click Confirm to send the wire to another user for dual approval.

**Create USD Wire**

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

### Wire Details

**Payment Information**

Wire Company Name: **First Carolina Test Bank**

Debit Account: **DDA 5112**

Destination Currency: **USD**

Wire Amount: **1.00 USD**

Frequency: **One Time**

Effective Date: **03/09/2023**

Purpose: **Payment**

Additional Information: **Invoice # 12345**

Reference Beneficiary:

**Beneficiary Information**

Name: **First Carolina Test Bank**

Account Number: **4001000513**

Address: **1405 Bradford View Dr  
Cary, NC 27519**

Notes:

Routing Number: **053112408**

Bank Name: **FIRST CAROLINA BANK**

Bank Address: **ROCKY MOUNT, NC**

**Confirm**    Back    Cancel

The wire will then be available for a second user to approve. You will see a message in the top left corner of your screen that the wire is Pending Approval.

**Create USD Wire**

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

### Wire Details

**Pending Approval!** Wire payment is in pending approval status

**Payment Information**

Transaction ID: **W000001612672**

Wire Company Name: **First Carolina Test Bank**

Debit Account: **Checking**

Destination Currency: **USD**

Wire Amount: **1.00 USD**

Frequency: **One Time**

Effective Date: **04/19/2023**

Purpose: **Payment**

Additional Information: **Invoice# 12345**

Reference Beneficiary:

**Beneficiary Information**

Name: **First Carolina Test Bank**

Account Number: **0513**

Address: **1405 Bradford View Drive  
Cary, NC 27519**

Notes:

Routing Number: **053112408**

Bank Name: **FIRST CAROLINA BANK**

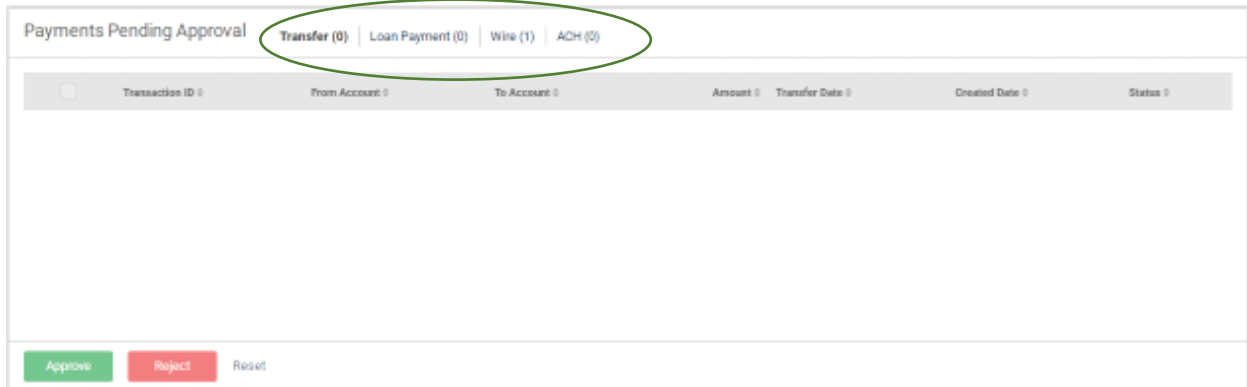
Bank Address: **ROCKY MOUNT, NC**

Audit: **4/19/2023 10:30:04 AM : mgeorge01 : New**

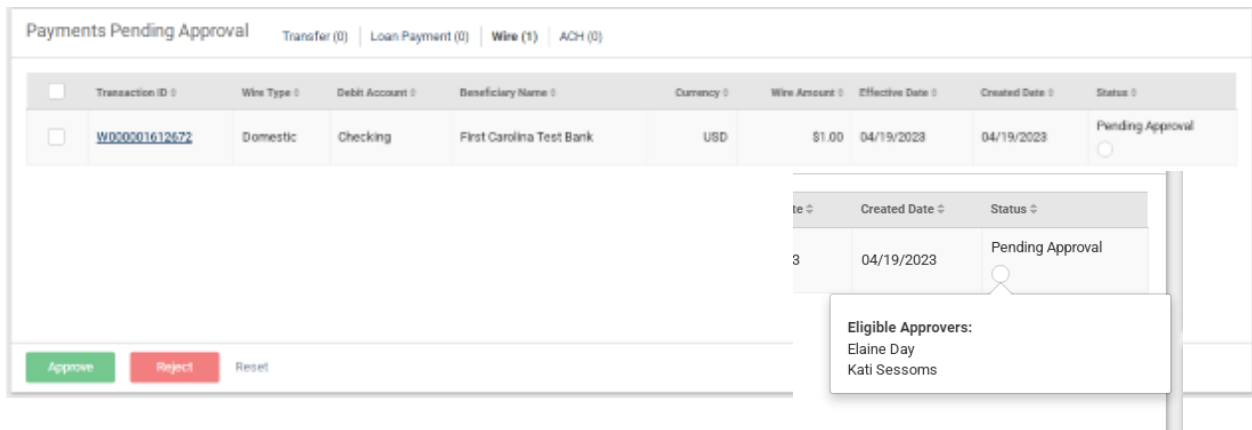
An audit trail is provided with each transaction. These can be viewed in Wire Activity.

**APPROVING THE WIRE:** Once a wire has been created and initiated by one user, a second user will need to complete the second review and approve. This will release the wire and funds for processing.

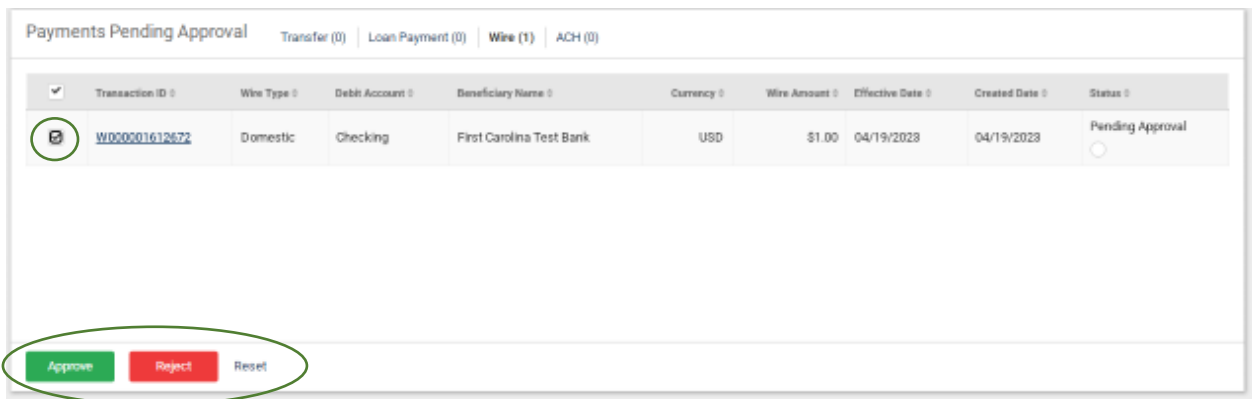
On your main Dashboard, you are able to add a Pending Approvals widget. This widget will readily show any pending approvals for dual control transactions, including wires, ACH, and internal transfers. It will automatically default to showing Transfers first if the feature is enabled, but you will see numbers in parenthesis for other transaction types to denote if any approvals are pending.



Select the transaction type needing approval at the top, and the pending items will show below. To review the details, if necessary, click on the Transaction ID. Hovering over the Pending Approval section will show a list of users who are eligible to approve.



When you are ready to approve the wire, check the box to the left of the transaction. Options to Approve or Reject will populate at the bottom of the screen.



Once you click Approve, you will need to confirm.

Payments Pending Approval    Transfer    Loan Payment    **Wire**    ACH

Action Taken	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
Approved	W000001612672	Domestic	Checking	First Carolina Test Bank	USD	\$1.00	04/19/2023	04/19/2023	Pending Approval <input type="radio"/>

**Confirm**    Back

Additional security confirmation and identity verification may be required prior to completing approval. Like when you log in, you will need to enter your Symantec Token code as well as your four-digit PIN, all together with no spaces. Click Verify when finished.

### Identity Verification

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

**Verify**    Cancel

The wire status will then update to Transmitted.

Payments Pending Approval    Transfer    Loan Payment    **Wire**    ACH

✓ Changes saved successfully

Action Taken	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
Approved	W000001612732	Domestic	Checking	First Carolina Test Bank	USD	\$0.10	04/19/2023	04/19/2023	<b>Transmitted</b>

**Done**

## Wire Beneficiaries

Select this option to create beneficiaries that you will be making multiple payments to or that you would like to save for a later date. You are also able to search and view current beneficiaries.

The screenshot shows the 'Wire Beneficiaries' search page. On the left is a sidebar with filters: Beneficiary Type (Both, Domestic, International), Status, Beneficiary Name, Account Number, Bank ID, Bank Name, Country, and Created Date. The main area contains a search bar and a message: 'Enter Filter/Search Criteria. No beneficiaries found.' At the top right, there are buttons for 'Create New Beneficiary', 'Download', and 'Print'. At the bottom left, there are 'Search', 'Reset', and 'Initiate Payments' buttons.

**CREATING A NEW BENEFICIARY:** After you select Create New Beneficiary, enter all of the required information. As a reminder, a physical address is required; PO boxes are not sufficient. Click Review once complete.

The screenshot shows the 'Create New Beneficiary' form. It is divided into two columns. The left column contains fields for: Bank ID (053112408), Bank Name (FIRST CAROLINA BANK), Bank City (ROCKY MOUNT), Bank State (NC), Account Number (0513), Re-enter Account Number (0513), Name (First Carolina Test Bank), Address (1405 Bradford View Drive), City (Cary), State (NC), and Zip Code (27519). The right column is titled 'Intermediary Bank Information' and contains fields for: Bank ID (Routing Number), Bank Name, City, and State. At the bottom left, there are buttons for 'Review', 'Reset', and 'Cancel'. The 'Review' button is circled in green.

Once you review the information, click Confirm to create the beneficiary.

### Create a Domestic Beneficiary

1. Beneficiary Information **2. Review** 3. Confirmation

#### Beneficiary Information

Account Number: 0513	Routing Number: 053112408
Name: First Carolina Test Bank	Bank Name: FIRST CAROLINA BANK
Address: 1495 Bradford Drive Cary, NC 27519	Bank Address: ROCKY MOUNT, NC
Notes:	

**Confirm** Back Cancel

You will receive a confirmation message at the top of your screen. From here, you are able to Send a Wire to this Beneficiary, Create Another Beneficiary, or View Beneficiaries.

### Create a Domestic Beneficiary

1. Beneficiary Information 2. Review **3. Confirmation**

Download Print

**Success!** The Beneficiary has been created and is ready for use.

Status: <b>Ready</b>	Routing Number: 053112408
Account Number: 0513	Bank Name: FIRST CAROLINA BANK
Name: First Carolina Test Bank	Bank Address: ROCKY MOUNT, NC
Address: 1495 Bradford Drive Cary, NC 27519	
Notes:	

Send a Wire to This Beneficiary Create Another Beneficiary View Wire Beneficiaries

**SENDING A WIRE TO AN EXISTING BENEFICIARY:** In addition to creating new beneficiaries, you can also initiate a wire payment to an existing beneficiary from the home Wire Beneficiaries screen. Select the appropriate beneficiary by clicking the check box to the left of their name, which will populate Initiate Payments at the bottom of the screen.

### Wire Beneficiaries

Create New Beneficiary Download Print

Type to filter

Beneficiary Name	Account Number	Bank ID	Bank Name	Country	Created Date	Status	Actions
<input checked="" type="checkbox"/> First Carolina Test Bank	0513	053112408	FIRST CAROLINA BANK	US	04/26/2023	Ready	Actions

Viewing 1 - 1 of 1 Beneficiaries

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**Initiate Payments**

# Wire Activity

This option allows you to research previously processed wires, view pending wires, and approve pending wires if you do not have the Pending Approvals widget on your main Dashboard.

**Search Wire Activity** < **Wire Activity** Recuring Wires Wire File Activity Create New Payment Download Print

All Selected

Beneficiary Name:

Transaction ID:

OMAD:

Currency:

Wire Amount:

Effective Date:  04/01/2023 To 05/08/2023

Created Date:  mm/dd/yyyy

Transaction ID	Wire Company	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
<a href="#">W000001615007</a>	First Carolina Test Bank	Domestic	Checking	Kati Test	USD	1.00	04/20/2023	04/20/2023		Cancelled	
<a href="#">W000001612672</a>	First Carolina Test Bank	Domestic	Checking	First Carolina Test Bank	USD	0.10	04/19/2023	04/19/2023		Cancelled	
<a href="#">W000001612732</a>	First Carolina Test Bank	Domestic	Checking	First Carolina Test Bank	USD	0.10	04/19/2023	04/19/2023		Deleted	

Viewing 1 - 3 of 3 wires