



# Wire User Guide

## Introduction

Wire transfers allow you to safely and quickly originate a wire transfer for your business when and where it is most convenient for you. This user guide explains how to use the Wire feature to submit wire transfers.

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# Processing Schedule

## Daily Processing

All wire transfers must be submitted, and approved if necessary, prior to 3 p.m. PT/4 p.m. MT to ensure they are sent the same day. All wire transfers received after 3 p.m. PT/4 p.m. MT will be sent the next business day<sup>1</sup>, or on the date indicated within the wire transfer. Wire transfers may be submitted up to five (5) business days in advance<sup>2</sup>.

<sup>1</sup> Business day is defined as a day the Bank and Federal Reserve are both open (days other than Saturdays, Sundays, or Federal holidays).

<sup>2</sup> Transfer Start Date must be a banking day, or the transaction will be processed on the first banking day after the indicated transfer start date.

## Holiday Processing

Wire transfer processing is available Monday through Friday when the Bank and Federal Reserve are both open. Wire transfer processing is not available on Saturdays, Sundays, or Federal Holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

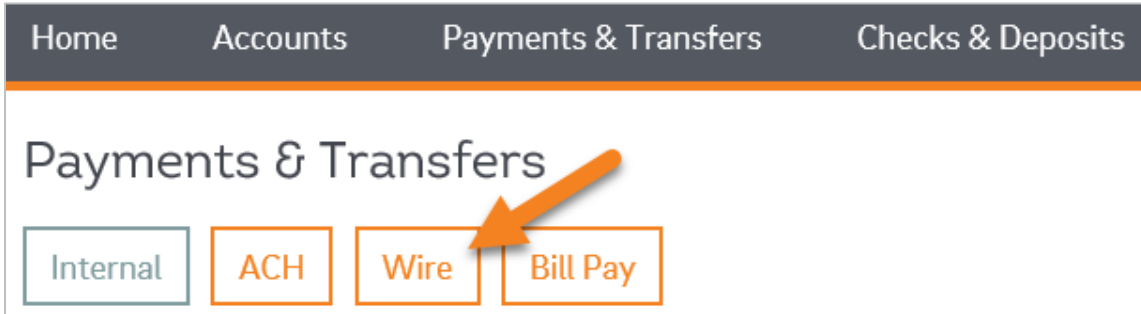
The Bank closes early on Christmas Eve; cut-off times will be communicated closer to that date. Holiday details are subject to change and are communicated to clients within I-Corp.

## Wire Transfer Terms & Definitions

Term	Definition
Transfer Description	The name of your wire transfer
Transfer Start Date	The date you want the wire transfer to start processing
Amount	The amount you wish to send
Recurring Frequency	The frequency in which the wire transfer will process. Select “None” if it should be an on-demand transfer
From Account	The account from which the amount should be debited
Amount Range	Limits that may be placed on the wire transfer template restrict the currency amount that can be sent
Originator	The entity initiating the wire transfer according to an arrangement with a beneficiary. The originator is usually a business directing a transfer of funds to another deposit account
Beneficiary	The beneficiary of the funds being wired by the originator
Message to Beneficiary	Any additional information that needs to be sent with your wire transfer such as an invoice number, further credit instructions, or attention name lines
Beneficiary Identification Number	The account number that belongs to the beneficiary that will be credited
Beneficiary Name and Address	The name and physical address of the beneficiary
Beneficiary Institution	This section depends on the type of wire you are processing:
	<p><b>Domestic Wire Transfer:</b> A correspondent bank that receives the wire on behalf of the Receiving Institution. This is less common and will not be used often</p> <p><b>International Wire Transfer:</b> The institution at which the Receiver’s account is held</p>
Receiving Institution	This section depends on the type of wire you are processing:
	<p><b>Domestic:</b> The institution at which the beneficiary’s account is held</p> <p><b>International:</b> The institution used by the originating bank to process the wire on your behalf. This information cannot be changed</p>
Beneficiary Identification Type	Identifies the beneficiary identification type. This will always be the Checking Account Number (DDA)
Beneficiary Institution Identification Type	Identifies the beneficiary institution identification type. Typically, this will be the Swift Bank Code

# Accessing Wires

1. Click on the **Payments & Transfers** tab from the top menu, then click on the **Wire** option.



2. A screen with the Wire Transfer Criteria will open.

**Select Wire Transfer Criteria**

- Inquire Wire Transfer
- Change Wire Transfer
- New Wire Transfer
- New Wire Transfer Using Existing Transfer
- Delete Wire Transfer
- Review Wire Transfer
- Import Wire Transfer
- Import Wire Using Template
- Wire Transfer Template
- Review Wire Transfer Template
- Foreign Exchange Contract
- Multiple Wire Transfer Using Template

Transfer Type: Outgoing ▼

Transfer Description:

Date Range:  To

Amount Range:  To

Client Name:

Reference Number:

Wire Number:

**Submit**

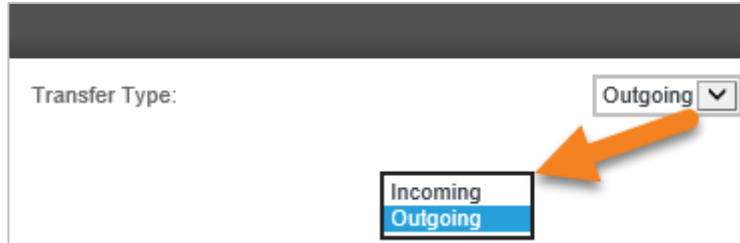
3. You will see some of the following common wire transfer options:

Option	Definition
<b>Inquire Wire Transfer</b>	Details about previous transactions can be found through the Inquire Wire Transfer option; both Outgoing and Incoming Wire information.
<b>New Wire Transfer</b>	Create a new domestic or international wire transfer from scratch, manually entering all information.
<b>New Wire Transfer Using Existing Transfer</b>	Copy the information from a wire transfer you previously created, manually updating fields as needed to create a new transfer.
<b>Wire Transfer Template</b>	Create a new wire transfer template from scratch, or initiate a new wire transfer using saved information, manually updating the transfer start date and dollar amount as needed.

# Inquire Wire Transfer

Details about previous transactions can be found through the Inquire Wire Transfer option, both Outgoing and Incoming Wire information.

1. Select **Inquire Wire Transfer** from the menu on the left-hand side.
2. Choose the appropriate search criteria, such as the **Transfer Type**, **Transfer Description**, and/or **Date Range**:
  - a. **Outgoing**: Wire submitted through I-Corp, sent out of your account.
  - b. **Incoming**: Wire received into your account from an outside bank.



3. Click **Submit**.
4. The search results appear, at the bottom of the screen, under the Wire List section.
  - a. You will see the following information:
    - **Transfer Description**: The wire transfer name can be clicked on to view transfer details.
    - **Effective Date**: The date in which the wire transfer was set to start processing.
    - **Beneficiary**: The name of the receiver for the wire.
    - **Amount**: The total currency amount of the wire transfer.
    - **Status**: The current status of the wire. See the table below.
    - **Details**: Includes the Wire Type, Issued By (Who submitted it), From Account (Account debited), Reference Number, and Placement Date.

<b>Saved</b>	The wire transfer was created, but not processed. This wire can still be changed or deleted.
<b>Pending Origination</b>	The wire transfer has been future dated and is waiting to be sent to the bank for processing. Changes may still be made to the transaction.
<b>Processed</b>	The wire transfer has been processed by the bank. Changes may no longer be made.
<b>Disapproved</b>	The wire transfer was disapproved upon the dual approval request.
<b>File Not Originated</b>	The wire transfer was not processed. The user must go to the Change Wire Transfer list, open the wire transfer, and click Process.
<b>File Not Originated. Duplicate Check Completed with Errors</b>	The wire transfer was not processed. It was an exact duplicate of a previously processed wire transfer. The transaction was cancelled by the user.
<b>Processed (Possible Duplicated)</b>	The wire transfer was flagged as a possible duplicate, but the user requested it be processed.

<b>File Not Originated. Exceeded Limit</b>	The wire transfer exceeds the limit the company is assigned and will not be processed, or the wire transfer exceeded the limit designated within the template and will not be processed. Contact your local Treasury Representative for assistance.
<b>Transfer Exceeds Review: Pending Approval</b>	The wire transfer was submitted but requires dual approval by an authorized user at your company before it can be processed.
<b>Acct Balance Verification Completed w/Errors</b>	The wire transfer was not processed due to insufficient funds.

5. Click on the **Transfer Description** for more information on a specific wire.

## Print or Export Information for Individual Wire Transfers

1. Once you have the wire transfer(s) displayed from the steps above:
  - a. **To Print:** Under the Wire List, on the right-hand side, click on the print icon.



- b. **To Export:** Under the Wire List, on the right-hand side, click on the export icon.




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The information will be exported into a CSV file.

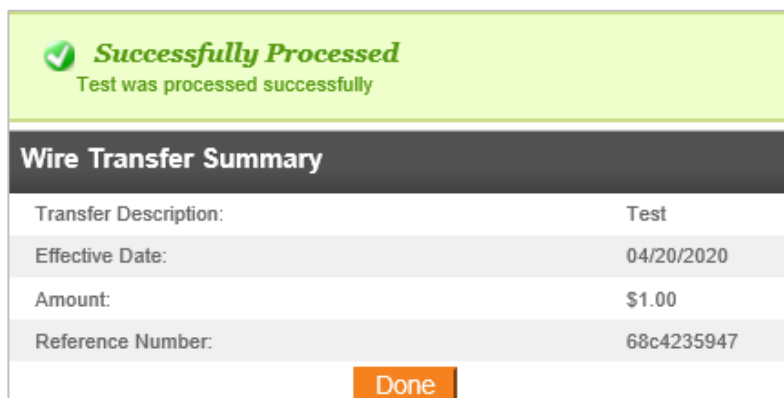
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## Change Wire Transfers

*Specific details of pending transfer may be changed prior to final execution of the transfer.*

1. Select **Change Wire Transfer** from the Select Wire Transfer Criteria screen
2. Click **Submit**.
3. Select the transfer you want to change from the pending list. Only transfer with a status of Saved, Pending Origination, Recurring Entry, or User Suspended can be changed. Use the Status column to sort these transfers based on the status.
  - a. Transfer with a status of Pending Origination or Recurring Entry will display a warning that the original transfer will be deleted and will not process if the user continues with the change. The transfer must be resubmitted for it to process.
4. The pending transfer will open in an editing screen. You can change the Description, Recurring Frequency, Date, Accounts, and Transfer to Details. Depending on the transfer status, some fields may not be available to change.
5. When the pending transfer information is correct, click **Save** or **Process**.

- a. **Save:** This option will store your transfer as a pending transaction you can modify later. A confirmation screen displays a summary of the transfer with a Reference Number. Click **Done**.
  - b. **Process:** This option will submit the transfer to the bank for processing. Continue following the steps below.
6. After clicking **Process**, when prompted by a Security Challenge, enter the one-time password from your token, and click **Complete Challenge**.
  7. Once successfully completed, a screen will appear that displays your Wire Transfer Summary, including a Reference Number.



8. You may see different messages:
  - a. If the transaction exceeds your daily limit, you will see a red error message. Please contact your Treasury Representative to adjust your limits accordingly.
  - b. If the transaction requires additional review, you will see a yellow warning message.
  - c. If the wire transfer is unable to process due to an error or missing information in the transaction, a red error message will appear (Reasons may vary; the message will indicate the nature of the issue).
  - d. If the system flags the transfer as a duplicate, a yellow warning message displays with information about the suspected duplicate transaction. Click **Done** (this will process the wire transfer). If this transaction should not process, contact your Treasury Representative for assistance. If you have dual approval in place, your approver may disapprove the duplicate transaction without needing to contact the bank.
9. Once the wire transfer has been successfully processed, click **Done**.

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Wire transfers can only be changed if they are in the Pending Origination status. For clients with dual approval, wire transfers are not able to be changed within the wire system after they have been approved. If you need to make a change to a wire that is already approved, please contact your Treasury Representative.

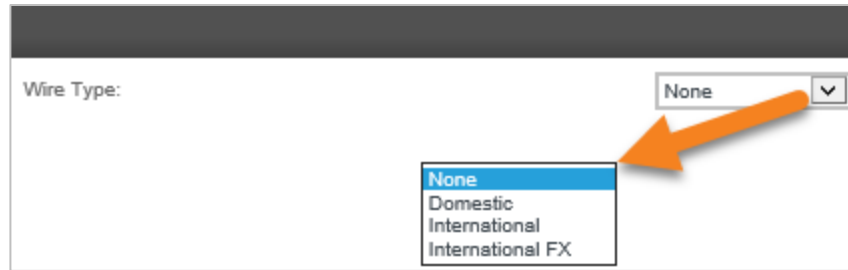
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## New Wire Transfer

Create a new domestic or international wire transfer from scratch, manually entering all information.

1. Select **New Wire Transfer** from the menu on the left-hand side.
2. Choose the appropriate **Wire Type** from the drop-down:
  - a. Domestic
  - b. International
  - c. International FX, *if applicable*





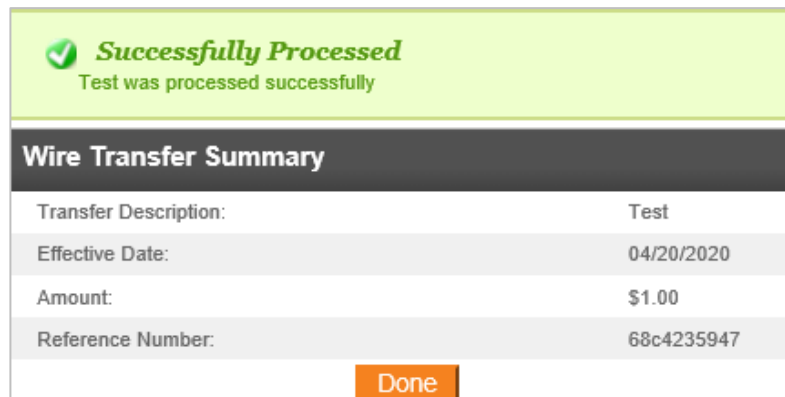
3. Click **Submit**.
4. Complete the required information on the Wire Transfer screen.

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For details on each field, refer to the [Wire Transfer Terms & Definitions](#) section.

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5. When finished entering the transfer information, click **Save** or **Process**:
  - a. **Save**: This option will store your transfer as a pending transaction you can modify later. A confirmation screen displays a summary of the transfer with a Reference Number. Click **Done**.
  - b. **Process**: This option will submit the transfer to the bank for processing. Continue following the steps below.
6. After clicking **Process**, when prompted by a Security Challenge, enter the one-time password from your token, and click **Complete Challenge**.
7. Once successfully completed, a screen will appear that displays your Wire Transfer Summary, including a Reference Number.



8. You may see different messages:
  - a. If the transaction exceeds your daily limit, you will see a red error message. Please contact your Treasury Representative to adjust your limits accordingly.
  - b. If the transaction requires additional review, you will see a yellow warning message.
  - c. If the wire transfer is unable to process due to an error or missing information in the transaction, a red error message will appear (Reasons may vary; the content of the message will determine the nature of the issue).
  - d. If the system flags the transfer as a duplicate, a yellow warning message displays with information about the suspected duplicate transaction. Click **Done** (This will process the wire transfer). If this transaction should not process, contact your Treasury Representative for assistance. If you have dual approval in place, your approver may disapprove the duplicate transaction without needing to contact the bank.

# New Wire Transfer Using Existing Transfer

Copy the information from a wire transfer you previously created, manually updating fields as needed to create a new transfer.

1. Select **New Wire Transfer Using Existing Transfer** from the menu on the left-hand side.
2. Enter search criteria from a previously processed wire transfer in the upper right-hand corner or click **Submit** to search a list of all previously saved or processed wire transfers.


### Select Wire Transfer Criteria

- Inquire Wire Transfer
- Change Wire Transfer
- New Wire Transfer
- New Wire Transfer Using Existing Transfer**
- Delete Wire Transfer
- Review Wire Transfer
- Import Wire Transfer
- Import Wire Using Template
- Wire Transfer Template
- Review Wire Transfer Template
- Multiple Wire Transfer Using Template

Transfer Description:

Wire Type:

3. Click on the **Transfer Description** to open and edit the wire transfer information as necessary.
4. When finished entering the transfer information, click **Save** or **Process**:
  - a. **Save**: This option will store your transfer as a pending transaction you can modify later. A confirmation screen displays a summary of the transfer with a Reference Number. Click **Done**.
  - b. **Process**: This option will submit the transfer to the bank for processing. Continue following the steps below.
5. After clicking **Process**, when prompted by a Security Challenge, enter the one-time password from your token, and click **Complete Challenge**.
6. Once successfully completed, a screen will appear that displays your Wire Transfer Summary, including a Reference Number.

 **Successfully Processed**  
Test was processed successfully

### Wire Transfer Summary

Transfer Description:	Test
Effective Date:	04/20/2020
Amount:	\$1.00
Reference Number:	68c4235947

7. You may see different messages:
  - a. If the transaction exceeds your daily limit, you will see a red error message. Please contact your Treasury Representative to adjust your limits accordingly.
  - b. If the transaction requires additional review, you will see a yellow warning message.
  - c. If the wire transfer is unable to process due to an error or missing information in the transaction, a red error message will appear (Reasons may vary; the content of the message will determine the nature of the issue).
  - d. If the system flags the transfer as a duplicate, a yellow warning message displays with information about the suspected duplicate transaction. Click **Done** (this will process the wire transfer). If this transaction should not process, contact your Treasury Representative for assistance. If you have dual approval in place, your approver may disapprove the duplicate transaction without needing to contact the bank.

## Delete Wire Transfer

1. To delete a scheduled transaction, select **Delete Wire Transfer**. You can search by any specific information about the transaction you want to delete, or just click **Submit** for a full list of transfer you are able to delete.
2. From the list, find the pending transfer you want to delete, and click on the Transfer Description.

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Only transfers with a status of **Saved**, **Pending Origination**, **Recurring Entry**, or **User Suspended** can be deleted.

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3. Review the details of the transfer to ensure you have selected the correct transaction, then click **Done**.
4. If this is a recurring transfer, you can choose to delete only the Next Transfer, or you can Delete All Transfers scheduled in the future. Choose the appropriate options and click **Finish**.
5. The deletion of the transfer will be confirmed. Click **Done** to complete the session.

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Wire transfers can only be deleted if they are in the Pending Origination status. For clients with dual approval, wire transfers will not be able to be deleted within the wire system after they are approved. The approver may disapprove the wire, if caught early. Otherwise, please contact your Treasury Representative for assistance.

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## Review Wire Transfer

*Some wire transfers require additional review. Users with this review option will be able to review and submit transfers to the bank for processing. The review function may be accessed one of two ways:*

### Option 1

1. On the Home page of I-Corp, scroll down to the **Payments & Transfers** section. Click on **Show** next to the Review option to display transfer(s) that need approval.
2. Review any wire transfers listed by clicking on the Description of the transfer. From this window, you can **Approve**, **Disapprove**, or **Close** out of the Wire Transfer Review window.
3. If you close out of the Wire Transfer Review window, you can check the box to the left of the wire transfer you wish to decision.
4. Click on **Approve** or **Disapprove** to decision the wire transfer.



5. Approved wire transfers will be sent to the bank for processing. Disapproved transactions will not be processed.

## Option 2

1. In the Select Wire Transfer Criteria screen, select **Review Wire Transfer**, and click **Submit**.
2. Review any wire transfers listed by clicking on the Transfer Description.
3. Click on **Approve** or **Disapprove** to decision the wire transfer.
4. Approved wire transfers will be sent to the bank for processing. Disapproved transactions will not be processed.

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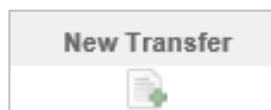
Wire transfer approvals will be available on the same day the wire is submitted. Once approved, you will be able to view the wire, however you cannot delete it. If the wire needs to be deleted, please contact your Treasury Representative.

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## Wire Transfer Template

Create a new wire transfer template from scratch, or initiate a new wire transfer using saved information, manually updating the transfer start date and dollar amount as needed.

1. Select **Wire Transfer Template** from the menu on the left-hand side.
2. Click **Submit**.
3. Click on the **New Transfer** icon to open and edit the wire transfer information as necessary.



4. When finished entering the transfer information, click **Save** or **Process**:
  - a. **Save**: This option will store your transfer as a pending transaction you can modify later. A confirmation screen displays a summary of the transfer with a Reference Number. Click **Done**.
  - b. **Process**: This option will submit the transfer to the bank for processing. Continue following the steps below.
5. After clicking **Process**, when prompted by a Security Challenge, enter the one-time password from your token, and click **Complete Challenge**.
6. Once successfully completed, a screen will appear that displays your Wire Transfer Summary, including a Reference Number.

 **Successfully Processed**  
Test was processed successfully

**Wire Transfer Summary**

Transfer Description:	Test
Effective Date:	04/20/2020
Amount:	\$1.00
Reference Number:	68c4235947

Done

7. You may see different messages:
  - a. If the transaction exceeds your daily limit, you will see a red error message. Please contact your Treasury Representative to adjust your limits accordingly.
  - b. If the transaction requires additional review, you will see a yellow warning message.
  - c. If the wire transfer is unable to process due to an error or missing information in the transaction, a red error message will appear (Reasons may vary; the content of the message will determine the nature of the issue).
  - d. If the system flags the transfer as a duplicate, a yellow warning message displays with information about the suspected duplicate transaction. Click **Done** (This will process the wire transfer). If this transaction should not process, contact your Treasury Representative for assistance. If you have dual approval in place, your approver may disapprove the duplicate transaction without needing to contact the bank.

## Creating a New Wire Transfer Template

1. Select **Wire Transfer Template** from the menu on the left-hand side.
2. Click **Submit**.
3. Click on the **New** icon on the right-hand side of your screen.



4. Select the appropriate Wire Type from the drop-down menu:
  - a. **Domestic**
  - b. **International:** Send a wire in U.S. Dollars
  - c. **International FX:** Send a wire in a foreign currency, *if applicable*.
5. Complete the required information on the Wire Transfer screen. For details on each field, refer to the Wire Transfer Terms & Definitions section.
6. When finished entering the transfer information, click **Save**.

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To enhance security, we suggest setting limits on your wire transfer templates.  
This can be done with the Amount Range field on the right-hand side of your new wire transfer.

To start a recurring transfer, any recurring templates will need to be submitted for the first time through the New Transfer option.

Templates can be created with \$0.00, if the amounts are subject to change, or with a static dollar amount.

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7. Once you create a wire transfer template, you can also access the template using the **Pay or Transfer** widget on the right-hand side of the Home page.
8. Click on the **Wire** drop-down
9. Select the appropriate **Template Name**, **Date**, and **Amount**.
10. Click **Preview Wire**.


### Pay Or Transfer

<b>Internal</b>	Show ▾
<b>ACH</b>	Show ▾
<b>Wire</b>	Hide ▲

**Template name \***

Test ▾

**Date \***

4/21/2020  SELECT

Last available date is Apr 23, 2020

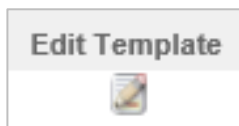
**Amount \***

\* Indicates required field

**PREVIEW WIRE**

## Editing an Existing Wire Transfer Template

1. Select **Wire Transfer Template** from the menu on the left-hand side.
2. Click **Submit**.
3. Locate the template needing updates, click the **Edit Template** icon.



4. Make the required edits (Add, change, and/or delete information).
5. Click **Save** to save any changes that were made.

## Deleting an Existing Wire Transfer Template

1. Select **Wire Transfer Template** from the menu on the left-hand side.
2. Click **Submit**.
3. Locate the template needing to be deleted, click the **Delete Template** icon.



4. The wire transfer information will display, click the **Delete** button at the bottom of the screen to complete the deletion.

## Multiple Wire Transfer Using a Template

1. In the **Select Wire Transfer Criteria** menu, select **Multiple Wire Transfer Using Template**, click **Submit**.
2. Check the box to the left of the template name(s) that you are wanting to send.
3. Enter the **Date** and **Amount** of the wire transfer(s)

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The **Beneficiary Reference** and **Message to Beneficiary** fields are optional.

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4. Click **Submit**.

## Email Notifications

Clients have the ability to receive e-mail notifications when a wire transfer is submitted, if dual approval is required, or if a transfer fails to originate. Contact your Treasury Representative for instructions on how to handle these emails, to add and/or remove email addresses. Emails are sent from [wiremanager@fib.com](mailto:wiremanager@fib.com).

## Contact

Contact your Treasury Representative for any questions or assistance. You may also contact the Treasury Support Department at 855-342-3400, option 3, option 3, option 2 or [treasury.solutions@fib.com](mailto:treasury.solutions@fib.com).

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03/05/2021



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