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## Wire Transfers

### One-Time Wire Transfer

1. Click **Money Movement > Wire**  
Select the **Wire Money** tab (if not already selected).
2. Complete the **Debit Information** section:
  - a. **Wire Type:** Domestic Wire, USD International Wire, or Foreign Currency International Wire
  - b. **Template Name (Optional):** Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
  - c. **Account:** The account from which funds are drawn.
  - d. **Send on Date:** The date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
  - e. **Amount:** The dollar amount of the transfer. Comma and decimals can be used when typing the amount of your transfer. If decimals are used, two digits to the right of the decimal are required. If decimals are not used, the system defaults to whole dollars.
  - f. **Currency:** The type of currency. For example, U.S. Dollar. This field defaults to USD- US Dollars for domestic and USD international wire requests.
  - g. **Wire Purpose:** Select a reason for the wire transfer. If the selected Wire Purpose is Other, type the reason for the wire in the Wire Purpose text field (up to 35 alphanumeric characters)

**Note:** Special characters are not allowed and will cause wire failure.

### Schedule a Wire

[View saved or returned wires requiring corrections](#)

#### Debit Information

Wire Type  
Domestic Wire

Template Name (optional)  
Test Wire  
(To save this transaction as a template, enter a template name.)

Account  
Checking Account 6927 - Checking - \*6927 - Available \$0.00

Send on Date  
12/31/2024

Amount  
10.00


Currency  
USD - US Dollar


Wire Purpose  
Dividends

[Continue](#)

3. Click **Continue**.
4. Complete the **Recipient Information** section:
  - a. **Bank ID Type:** ABA (U.S. routing number), SWIFT, or CHIPS, based on the recipient bank identification.
  - b. **Bank ID:** A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the **Bank ID** is **ABA**, then the recipient **Bank ID** must be for a financial institution authorized for the receipt of electronic wires.
    - To search for an ABA or SWIFT Bank ID, click the **Bank ID Search** link, enter at least one search criterion, and then click **Search**. Once the search results are returned, select a bank, and then click **Select Bank**. The **Bank ID**, **Bank Name**, and address fields are pre-populated.
    - To validate your entry, click the **Validate** link. The bank name and address fields pre-fill when the ABA or SWIFT number is validated as a financial institution authorized for electronic wires. For SWIFT, the branch name and address are automatically added to the **Bank Address 2** and **Bank Address 3** fields.
  - c. **Bank Name:** Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
  - d. **Bank Address:** Up to 35 alphanumeric characters are allowed.
  - e. **Receipt Account:** Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
  - f. **Recipient Name**
  - g. **Recipient Address**
  - h. **Additional information for Recipient:** Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed.

|                                                                                                                  |                                         |
|------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Bank ID Type<br>ABA                                                                                              | Validate <a href="#">Bank ID Search</a> |
| Bank ID<br>122243402                                                                                             |                                         |
| Bank Name<br>California Bank of Commerce                                                                         |                                         |
| Bank Address 1 (optional)<br>San Diego                                                                           |                                         |
| Bank Address 2 (optional)<br>CA                                                                                  |                                         |
| Bank Address 3 (optional)                                                                                        |                                         |
| Recipient Account (if appropriate enter the IBAN)<br>123456789                                                   |                                         |
| Recipient Name<br>Jane Doe                                                                                       |                                         |
| Recipient Address 1<br>123 Street                                                                                |                                         |
| Recipient Address 2<br>San Diego, CA                                                                             |                                         |
| Recipient Address 3 (optional)                                                                                   |                                         |
| Additional information for Recipient (optional)<br>This is a test wire.<br><small>(Up to 105 characters)</small> |                                         |

5. If applicable, click the toggle icon (  ) to add wire intermediary information and then complete the **First Intermediary Information** and/or **Second Intermediary Information** section:
  - a. Bank ID Type: ABA, SWIFT, or CHIPS, based on the recipient bank information
  - b. Bank ID
  - c. Intermediary Account
  - d. Bank Name
  - e. Bank Address
6. If applicable, complete or change the **Wire Initiator Information** section.
7. Click **Continue**.
8. Verify the wire information and click one of the following:
  - a. **Submit for Approval:** Approve the transaction later or allow other users in the company to approve it.
  - b. **Approve:** Approve the transaction now.
  - c. **Transmit:** Approve and send the transaction.


| Debit Information                                                  |                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| Template Name:                                                                                                                                      | Test Wire                                                   |
| Wire Type:                                                                                                                                          | Domestic wire                                               |
| Account:                                                                                                                                            | Checking Account 6927 - Checking - *6927 - Available \$0.00 |
| Send on Date:                                                                                                                                       | 12/31/2024                                                  |
| Amount:                                                                                                                                             | 10.00                                                       |
| Currency:                                                                                                                                           | USD                                                         |
| Wire Purpose:                                                                                                                                       | Dividends                                                   |
| <b>Recipient Information</b>                                                                                                                        |                                                             |
| Bank ID Type:                                                                                                                                       | ABA                                                         |
| Bank ID:                                                                                                                                            | 122243402                                                   |
| Bank Name:                                                                                                                                          | California Bank of Commerce                                 |
| Bank Address 1:                                                                                                                                     | San Diego                                                   |
| Bank Address 2:                                                                                                                                     | CA                                                          |
| Recipient Account (if appropriate enter the IBAN):                                                                                                  | 123456789                                                   |
| Recipient Name:                                                                                                                                     | Jane Doe                                                    |
| Recipient Address 1:                                                                                                                                | 123 Street                                                  |
| Recipient Address 2:                                                                                                                                | San Diego, CA                                               |
| Additional Information for Recipient:                                                                                                               | This is a test wire.                                        |
| <b>Wire Initiator Information</b>                                                                                                                   |                                                             |
| Wire Initiator Name:                                                                                                                                | TEST COMPANY                                                |
| Wire Initiator Address 1:                                                                                                                           | 123 TEST ST                                                 |
| Wire Initiator Address 2:                                                                                                                           | CA                                                          |
| <a href="#" style="background-color: #c49a3d; color: white; padding: 5px 15px; border-radius: 10px; text-decoration: none;">Submit for Approval</a> |                                                             |

9. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**. Follow the prompts to complete the security code verification.
  - b. If you have a Soft-Token for approvals, input your PIN + token passcode and then click **Continue**. Please refer to Token Transaction Authentication for more information.

### Wire Money via Template

1. Click **Money Movement > Wire**
2. Select the **Wire via Template** tab.
3. Complete the **Template Based Wire Transfer Information** section:
  - a. **Template Name:** List of pre-defined templates.
  - b. **Currency:** The currency type associated with the account.
  - c. **Amount:** The dollar amount of the transfer.
  - d. Additional information for the recipient
  - e. **Frequency:** Select for **Today Only**, select a **One-Time** wire with a future date, or select a recurring frequency (e.g. Weekly, Monthly, etc.). If you select a recurring frequency, enter the following:
    - f. **Next Send On:** The start date of the recurring wire.
    - g. **End On:**

- Continue indefinitely: The transaction is sent forever.
  - Continue until this date: The transaction is sent until the date you specify.
  - Continue for this many occurrences: The transaction is sent for a set number of times. *For example, if **Weekly** is the **Frequency** and the number of occurrences is 4, the transaction is sent on the same day every week for four weeks.*
4. Processing Options:
- Use the next processing date if a scheduled request falls on a non-processing date
  - Use the previous processing date if a schedule request calls on a non-processing date
5. Verify the wire information and click one of the following:
- a. **Submit for approval:** Approve the transaction later or allow other users in the company to approve it.
  - b. **Approve:** Approve the transaction now.
  - c. **Transmit:** Approve and send the transaction.

**Template Based Wire Transfer Information** 

|                                       |                          |
|---------------------------------------|--------------------------|
| Template Name:                        | Test                     |
| Currency:                             | USD                      |
| Amount:                               | 5.00                     |
| Additional information for Recipient: | This is a test template. |
| Wire Purpose:                         | Payments for services    |
| Send On:                              | 08/26/2024 (today)       |

Submit for Approval

6. If prompted, complete additional user validation:
- a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**. Follow the prompts to complete the security code verification. Please refer to Out-of-Band Transaction Authentication for more information.
  - b. If you have a Soft-Token for approvals, input your PIN + token passcode and then click **Continue**. Please refer to Token Transaction Authentication for more information.

## Reporting

### Search Completed Wires

1. Click **Money Movement > Wire**
2. Select the **History** tab.
3. Complete the following fields:
  - a. **Output To:** Screen, CSV, or PDF.

- b. **View:** Filter the Account list by selecting one of the following types: All accounts, Checking accounts, Savings accounts, or Recently used.
  - c. **Account:** List of entitled accounts.
  - d. **Date Range:** Specific Date or Date Range.
  - e. **Status:** All, Transmitted, Processed, Confirmed, Rejected, or In Process (the transaction is pending validation from your financial institution).
  - f. **Wire Type:** Domestic Wire, Foreign Currency International Wire, and/or USD International Wire.
4. Click Search.

**Completed Wires**  

To print details of wires, check the checkbox and click "Print details of selected wires." A maximum of twenty-five wires may be printed at a time.

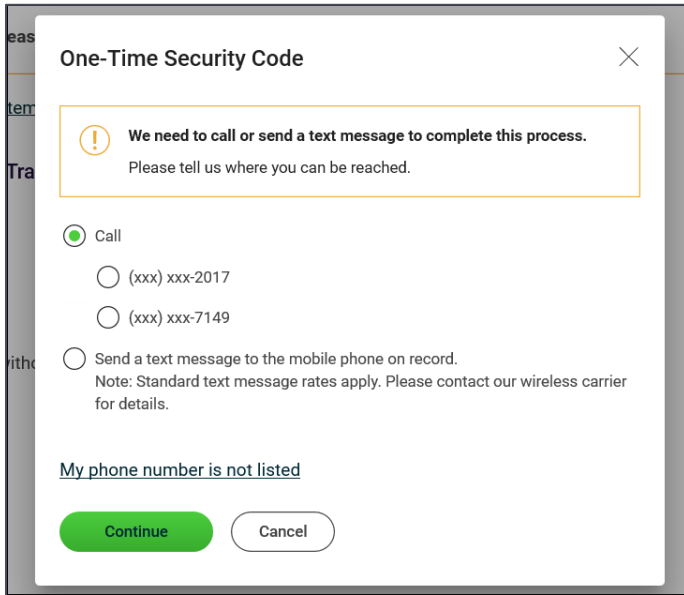
[New Search](#)

| <input type="checkbox"/>   | Account | Template | Wire Type     | Recipient         | Amount      | Currency   | Effective  | Status      | Entered by | Approval Status |
|----------------------------|---------|----------|---------------|-------------------|-------------|------------|------------|-------------|------------|-----------------|
| <input type="checkbox"/>   |         |          | Domestic wire | ben name          | 1.77        | USD        | 03/16/2020 | Transmitted | ADMIN      | 1 of 1 received |
| <input type="checkbox"/>   |         |          | Domestic wire | MT103 Import temp | 1.08        | USD        | 03/16/2020 | Transmitted | ADMIN      | 1 of 1 received |
| <b>Total : 2 items for</b> |         |          |               |                   | <b>2.85</b> | <b>USD</b> |            |             |            |                 |

## Out-of-Band Transaction Authentication

Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

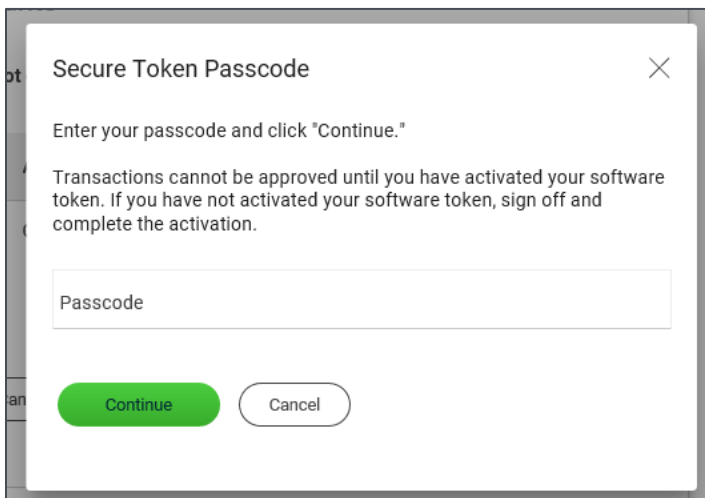
Company users may be charged standard text message rates for SMS messages based on their carrier contract.



The screenshot shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. Inside the dialog, there is a warning icon (exclamation mark in a triangle) followed by the text: "We need to call or send a text message to complete this process. Please tell us where you can be reached." Below this, there are three radio button options: "Call" (which is selected), "(xxx) xxx-2017", and "(xxx) xxx-7149". Underneath these is another radio button option: "Send a text message to the mobile phone on record." followed by a note: "Note: Standard text message rates apply. Please contact our wireless carrier for details." At the bottom left, there is a link: "My phone number is not listed". At the bottom, there are two buttons: a green "Continue" button and a white "Cancel" button.

## Token Transaction Authentication

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.



The screenshot shows a dialog box titled "Secure Token Passcode" with a close button (X) in the top right corner. Inside the dialog, there is a prompt: "Enter your passcode and click 'Continue.'" Below this is a paragraph of text: "Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation." Underneath the text is a text input field labeled "Passcode". At the bottom, there are two buttons: a green "Continue" button and a white "Cancel" button.