



WIRE TRANSFER GUIDE

BUSINESS ONLINE BANKING

TABLE OF CONTENTS

Wire Types	
Accessing Wire Types	1
Single Wire	2
Multiple Wires	6
One-Time Wires	8
Business Wires Domestic Payees	
Accessing Wire Payees	13
Adding New Payees	14
Business Wires International Payees	
Accessing Wire Payees	18
Adding New Payees	19
Editing Wire Payees	23
Deleting Wire Payees	24
Wire Activity	
Accessing Wire Activity	25

Wire Types



Wire Types

A wire transfer is an electronic transfer of funds via a network that is administered by financial institutions. Wire transfers are sent by one institution and received by another.

Typically, payees must be set up in create or Cconfigure Digital before a wire transfer can be transmitted. Refer to the Business Wires Payee Domestic or Business Wires Payee International videos for details to create and manage wire payees.

Accessing Wire Types

Follow the steps below to access Wire Types:

Log in to the Business Banking Portal:
Enter your *User ID* and *Password*, then
select the *Log In* button.

A screenshot of the First Financial login page. The page has a blue header with the 'First Financial' logo and 'FDIC' text. Below the header, there are two input fields: 'User ID' with the text 'PollyTBusiness' and 'Password' with masked characters. A blue 'Log In' button is at the bottom, highlighted with an orange border.

From the home page with the Accounts
Summary page, select *Wires* tab. Then
select the type of Wire to work with:
Single Wire, Multiple Wire, or One-
Time Wire.

A screenshot of the 'Wires' dropdown menu. The menu is open, showing options: 'Wire Payees', 'Single Wire', 'Multiple Wires', 'One-Time Wire', and 'Wire Activity'. The 'Wires' tab in the header is highlighted with an orange border.

Wire Types

Single Wire

A Single Wire is a wire sent to a payee already in the system. To complete a wire for a recipient who is not set up as a payee, create a One-Time Wire.

Follow the steps below to create a Single Wire:

Select the *Wires* tab. Then select *Single Wire* from the drop-down menu.

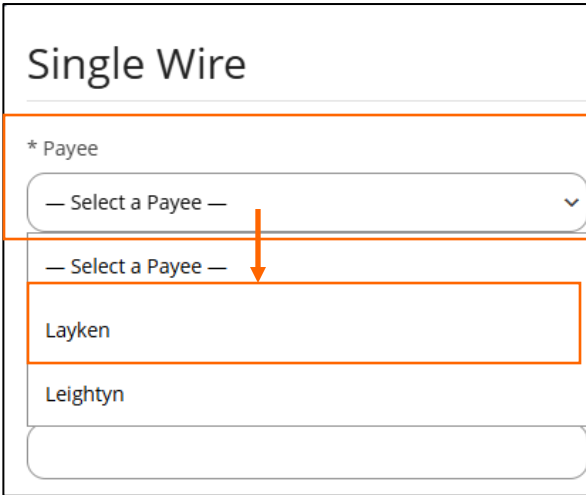


The Single Wire screen displays data fields to fill, including Payee, Funding Account, Amount, Currency, Wire Date, and Beneficiary Reference.

A screenshot of the 'Single Wire' form. The form has a title 'Single Wire' at the top. Below the title are several input fields: '* Payee' with a dropdown menu showing '— Select a Payee —'; '* Funding Account' with a dropdown menu showing '— Select a Funding Account —'; '* Amount' with a text input field; 'US Dollars' with a dropdown menu showing 'US Dollars'; '* Wire Date' with a text input field; and 'Beneficiary Reference' with a text input field. At the bottom of the form are two buttons: 'Cancel' and 'Submit'.

Wire Types

Select the *Payee* drop-down menu to display the list of payees. Select a Payee from the list.

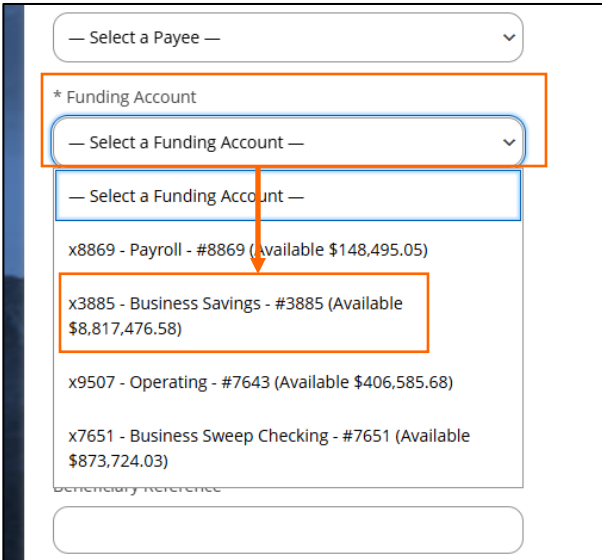


The screenshot shows a form titled "Single Wire". It contains a field labeled "* Payee" with a drop-down menu. The menu is open, showing a list of payees: "Layken" and "Leightyn". An orange box highlights the drop-down menu, and an orange arrow points to the list of payees.



A wire payee must first be setup to complete a Single or Multiple wire transfer. The Wire Payees that have been set up will display in the drop-down menu.

Select the *Funding Account* from the drop-down menu. This is the account that the funds will be debited from.



The screenshot shows the same "Single Wire" form, but with the "Funding Account" field selected. The drop-down menu is open, showing a list of funding accounts: "x8869 - Payroll - #8869 (Available \$148,495.05)", "x3885 - Business Savings - #3885 (Available \$8,817,476.58)", "x9507 - Operating - #7643 (Available \$406,585.68)", and "x7651 - Business Sweep Checking - #7651 (Available \$873,724.03)". An orange box highlights the drop-down menu, and an orange arrow points to the list of funding accounts.

Wire Types

Enter the amount of the wire transfer in the *Amount* field.

Single Wire

* Payee
— Select a Payee —

* Funding Account
x3885 - Business Savings - #3885 (Available \$8,817,47...)

* Amount
500.00

US Dollars

Enter a note or memo in the *Beneficiary Reference* field. This is optional. The information entered in this field displays for this payee indefinitely; however, it can be updated, as necessary

* Wire Date
06/27/2025

Beneficiary Reference

* Message to Beneficiary
Rent

Enter the reason for the wire transfer in the *Message to Beneficiary* field. Complete this required field to avoid rejection of the wire.

Beneficiary Reference

* Message to Beneficiary
Rent

Originator to Beneficiary Information (OBI): Enter the purpose of the payment. If the purpose isn't stated, the wire may be rejected.

Wire Types

Select *Submit* when are the required fields are complete.

Single Wire

* Payee
Layken

* Funding Account
x8869 - Payroll - #8869 (Available \$148,495.05)

* Amount
500.00

* Scheduling Option
Immediate or Future (One Time)

* Wire Date
06/27/2025

Beneficiary Reference

* Message to Beneficiary
Rent

Last
\$100.00 02/14/2025

Scheduled
\$8,450.00 Multiple

[Cancel](#) [Submit](#)

A confirmation message will display with the details for the wire.

Accounts ▾ Zelle® Transfers ▾ Pay & Get Paid Cards Deposits ▾ ACH ▾ **Wires ▾**

 **Wire Successfully Initiated**

Your wire has been scheduled and is awaiting approval(s).

Reference Number:	60127
Payee:	Layken
Funding Account:	x8869
Amount:	500.00
Wire Date:	06/27/2025

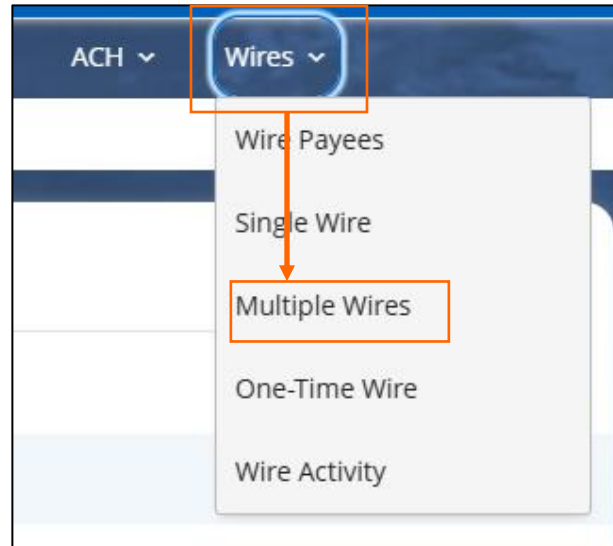
[Initiate Another Wire](#) [See Wire Activity](#)

Wire Types

Multiple Wires

Follow the steps below to create Multiple Wires at once:

Select *Multiple Wires* from the *Wires* tab.



Multiple wire transfers can only be created for Domestic wires.

The *Multiple Wires* screen displays and shows a list of payees to allow creation of multiple wires at a time.

A screenshot of the 'Multiple Wires' screen. It displays a table with columns for Payee Nickname, Payee Name, Notify Payee, and Wire Date. Two entries are shown: 'Layken' (Domestic) and 'Leighlyn Slade' (International). Each entry has fields for Account, Amount, Limit, Scheduled, Beneficiary Reference, and Message to Beneficiary. A 'Submit' button is at the bottom.

Wire Types

Locate the appropriate Payee.

Multiple Wires

Payee Nickname	Payee Name
Layken	Layken Soleil
Type: Domestic	

Select the calendar icon to select the date in the *Wire Date* field.

Wire Date

06/30/2025

June 2025

Su	Mo	Tu	We	Th	Fr	Sa
1	2	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					

Select the account to be debited from the *Account* drop-down menu.

Payee Nickname

Payee Name

Layken

Layken S

Type: Domestic

Account: x3885 - Business Savings - #38... ▾

Amount:

Schedule

Beneficiary

Message

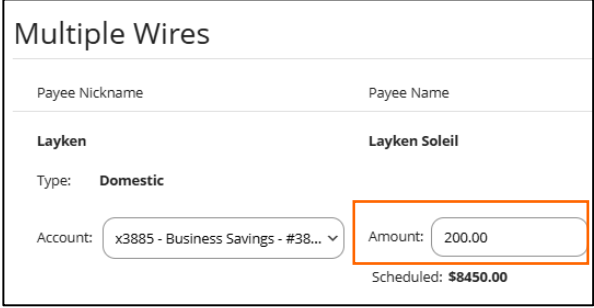
x8869 - Payroll - #8869 (Available \$148,495.05)

x3885 - Business Savings - #3885 (Available \$8,817,476.58)

x9507 - Operating - #7643 (Available \$406,585.68)

Wire Types

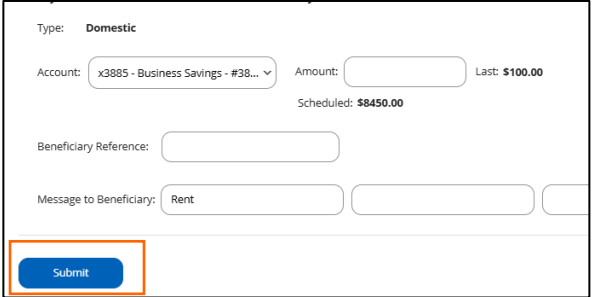
Enter the amount in the *Amount* field.



Multiple Wires

Payee Nickname	Payee Name
Layken	Layken Soleil
Type: Domestic	
Account: x3885 - Business Savings - #38...	Amount: 200.00
Scheduled: \$8450.00	

Repeat steps 2-for additional payees.



Type: Domestic

Account: x3885 - Business Savings - #38... Amount: Last: \$100.00

Scheduled: \$8450.00

Beneficiary Reference:

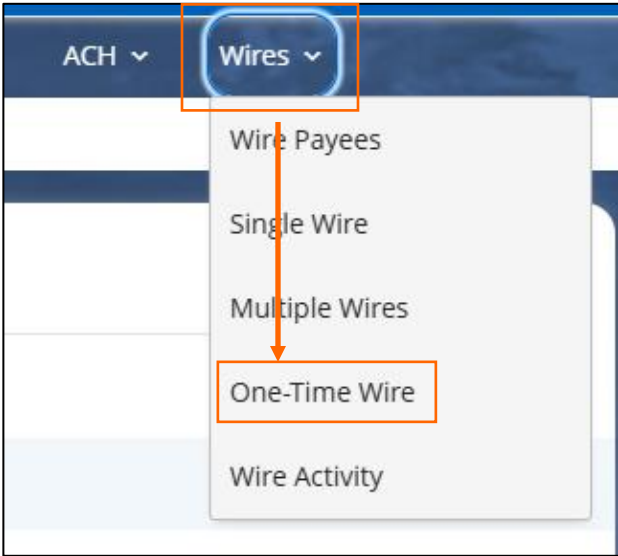
Message to Beneficiary: Rent

Submit

One-Time Wires

Follow the steps below to create a One-Time Wire for a payee not in the system.

Select *One-Time Wire* from the *Wires* tab.



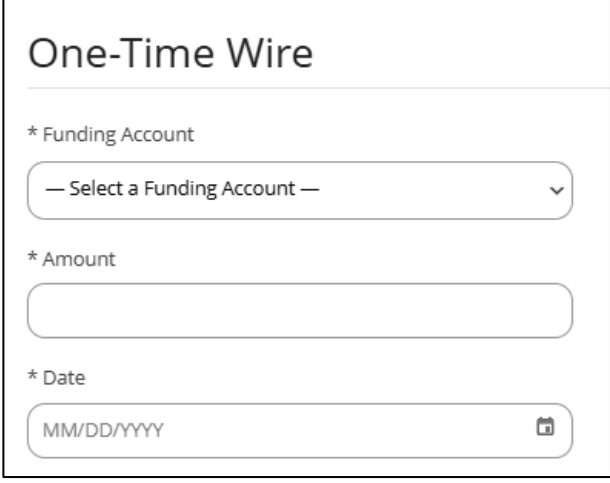
ACH ▾ Wires ▾

- Wire Payees
- Single Wire
- Multiple Wires
- One-Time Wire
- Wire Activity

Wire Types

One-Time wires can only be created for Domestic wires.

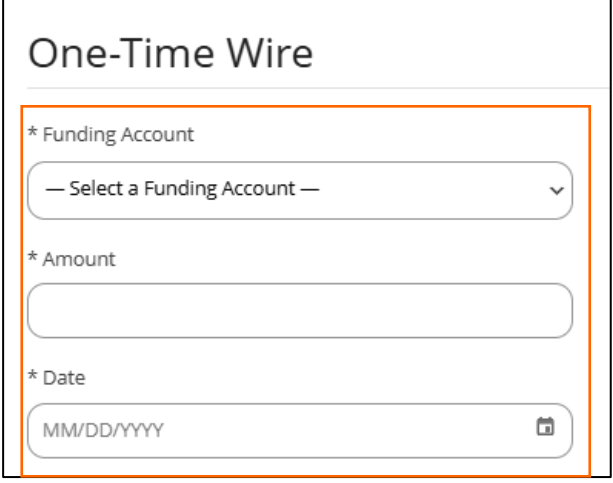
The *One-Time Wire* screen displays.



The **One-Time Wire** screen displays the following fields:

- * Funding Account: A dropdown menu with the placeholder text "— Select a Funding Account —" and a downward arrow.
- * Amount: A text input field.
- * Date: A date picker field with the placeholder text "MM/DD/YYYY" and a calendar icon.

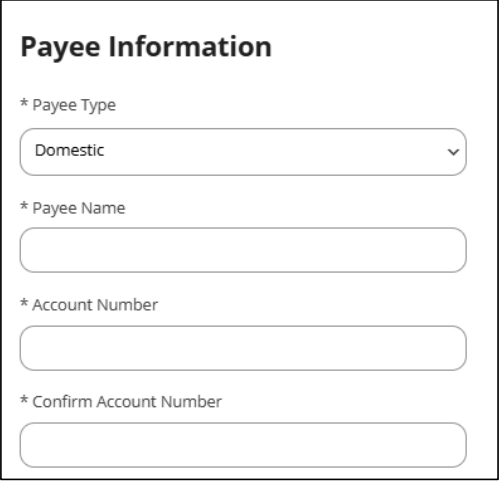
Select the *Funding Account*, Enter the *Amount* of the wire. Select the *Date*.



The **One-Time Wire** screen displays the following fields, which are highlighted with an orange border:

- * Funding Account: A dropdown menu with the placeholder text "— Select a Funding Account —" and a downward arrow.
- * Amount: A text input field.
- * Date: A date picker field with the placeholder text "MM/DD/YYYY" and a calendar icon.

Enter the Payee Information, including information as shown



The **Payee Information** screen displays the following fields:

- * Payee Type: A dropdown menu with the placeholder text "Domestic" and a downward arrow.
- * Payee Name: A text input field.
- * Account Number: A text input field.
- * Confirm Account Number: A text input field.

Wire Type

Enter the Payee Financial Institution Information. The *Institution Number Type* defaults. Do not modify this field.

Payee Financial Institution

* Institution Number Type

ABA

* Institution Name

ABACUS FEDERAL SAVINGS BANK

* Institution Number

226072870

Enter the name of the institution in the *Institution Name* field. If the institution is already set up in the system, the name will display as you enter it in the field. Select the appropriate institution.

Payee Financial Institution

* Institution Number Type

ABA

* Institution Name

ABACUS FEDERAL SAVINGS BANK

* Institution Number

226072870

The *Institution Number* auto populates in the field. Alternatively, if the *Institution Number* is entered, the *Institution Name* will auto populate.

* Institution Number Type

ABA

* Institution Name

ABACUS FEDERAL SAVINGS BANK

* Institution Number

226072870

Wire Type

Complete the optional *Receiving Financial Institution* information, if desired.

Receiving Financial Institution (optional)
☒ Show Details
* Institution Number Type
ABA
Institution Name
Institution Number

Complete the optional *Intermediary Financial Institution* information, if needed.

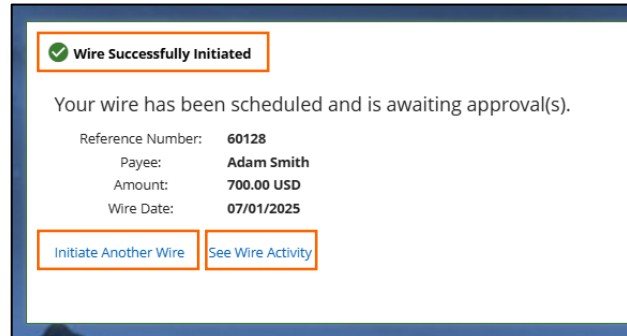
Intermediary Financial Institution (optional)
☒ Show Details
* Institution Number Type
ABA
Institution Name
Institution Number

* Message to Beneficiary
Car Repair

Receiving Financial Institution (optional)
☐ Show Details
Intermediary Financial Institution (optional)
☐ Show Details
Cancel Submit

Wire Types

A message confirms the successful initiation of the One-Time wire with its details. Select *Initiate Another Wire* to start another one-time wire. Select *See Wire Activity* to see all wire activity.



The screenshot shows a confirmation window with a green checkmark icon and the text 'Wire Successfully Initiated'. Below this, a message states: 'Your wire has been scheduled and is awaiting approval(s)'. A table of wire details follows: Reference Number: 60128, Payee: Adam Smith, Amount: 700.00 USD, and Wire Date: 07/01/2025. At the bottom, there are two buttons: 'Initiate Another Wire' and 'See Wire Activity'.

Reference Number:	60128
Payee:	Adam Smith
Amount:	700.00 USD
Wire Date:	07/01/2025

Key Points to Remember

1. A wire payee must first be setup to complete a Single or Multiple wire transfer. The Wire Payees that have been set up will display in the drop-down menu.
2. Multiple wire transfers can only be created for Domestic wires.
3. One-Time wires can only be created for Domestic wires.

Business Wires Payee Domestic

Business Wires Payee Domestic

A wire transfer is an electronic transfer of funds via a network that is administered by financial institutions. Wire transfers are sent by one financial institution and received by another financial institution within the US.

There are three types of wire transfers:

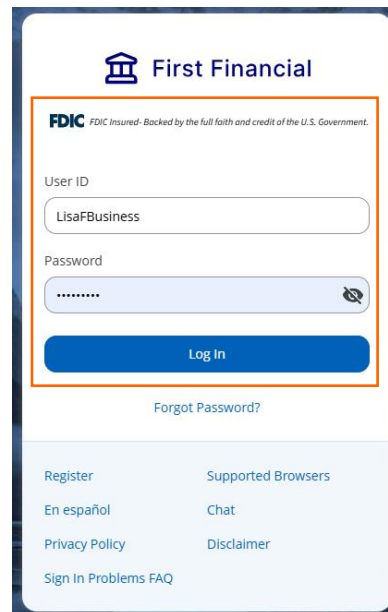
- Single
- Multiple
- One Time

A wire payee must first be setup to complete a Single or Multiple wire transfer. The wire payee retains the wire instructions so that they can be re-used, making the wire payment process more efficient.

Accessing Wire Payees

Follow the steps below to access Wire Payees:

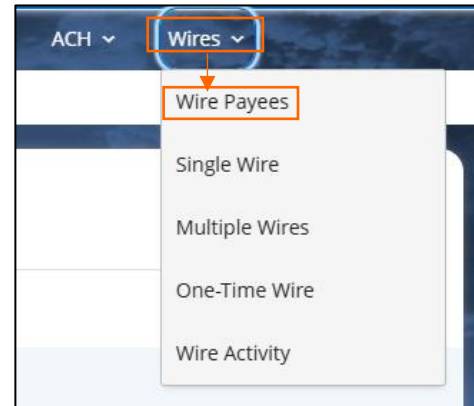
Log in to the Business Portal: Enter your *User ID* and *Password*, then select the *Log In* button.



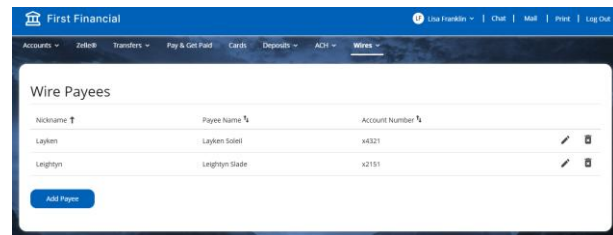
The image shows a screenshot of the First Financial Business Portal login page. The page has a blue header with the First Financial logo. Below the header, there is a white box containing the login fields. The fields are labeled 'User ID' and 'Password'. The User ID field contains the text 'LisaFBusiness'. The Password field is masked with dots. Below the password field is a blue 'Log In' button. Above the 'Log In' button is a link that says 'Forgot Password?'. At the bottom of the page, there are several links: 'Register', 'Supported Browsers', 'En español', 'Chat', 'Privacy Policy', 'Disclaimer', and 'Sign In Problems FAQ'.

Business Wires Payee Domestic

Select the *Wires* tab, then select *Wire Payees* from the menu.



The **Wire Payees** homepage displays.

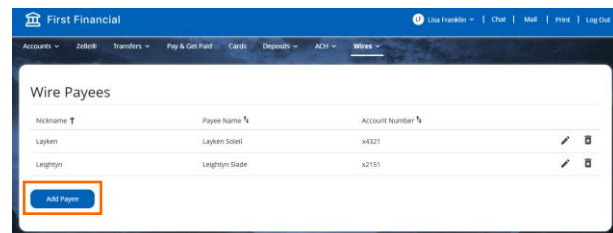


Existing Payees will be displayed; if no Payees exist, this view will be blank.

Adding New Payees

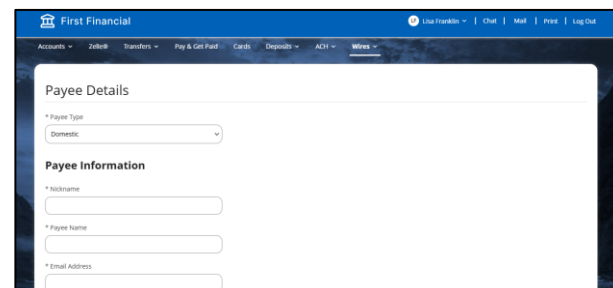
Follow the steps below to add a new payee:

Select the *Add Payee* button on the **Wire Payees** homepage.



The **Payee Details** view displays. There are five sections that must be completed on the Payee Details view.

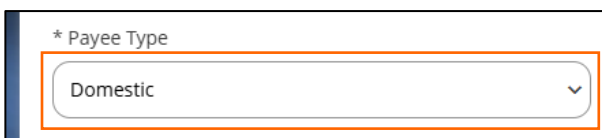
1. Payee Type
2. Payee Information
3. Payee Financial Institution
4. Receiving Financial Institution
5. Intermediary Financial Institution



Business Wires Payee Domestic

NOTE: Scroll on the view to see all the sections.

Select *Domestic* from the *Payee Type* field.



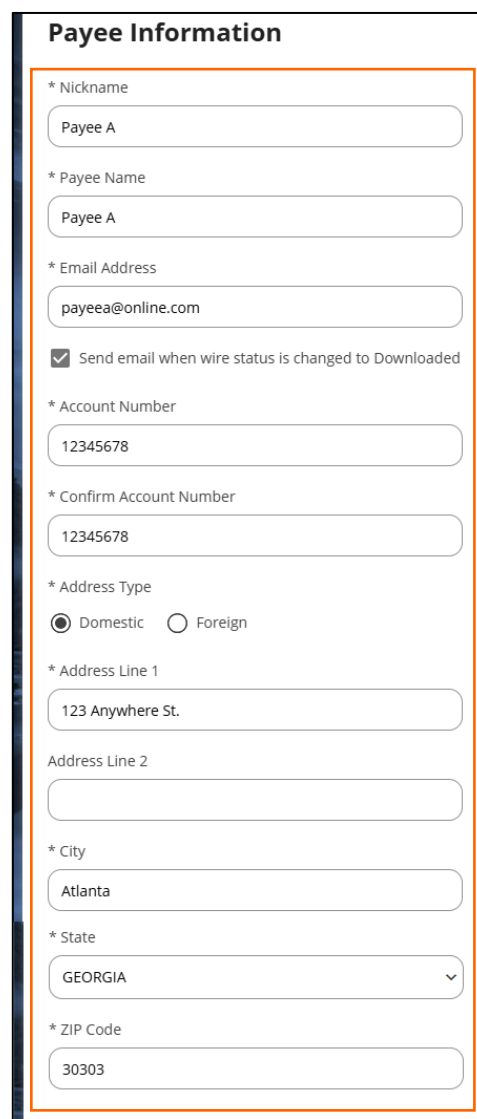
A screenshot of a web form showing a dropdown menu for 'Payee Type'. The dropdown is open, and 'Domestic' is selected and displayed in the input field. The dropdown arrow is visible on the right side of the field.

Enter the payee details in the *Payee Information* section.

The payee is the person that will receive the funds.

Complete the following fields:

- *Nickname* - choose any name.
- *Payee Name* – recipient of the funds.
- *Email Address* – payee's email address.
- *Send email checkbox*– check this box to send email when wire status is changed to Downloaded.
- *Account Number* – the account the funds will be deposited.
- *Confirm Account Number*
- *Address Type - Domestic*
- *Address Line 1* – payee address.
- *City*
- *State*
- *Zip Code*



A screenshot of the 'Payee Information' form. The form is titled 'Payee Information' and contains several fields, all of which are filled out. The fields are: Nickname (Payee A), Payee Name (Payee A), Email Address (payeea@online.com), Send email when wire status is changed to Downloaded (checked), Account Number (12345678), Confirm Account Number (12345678), Address Type (Domestic selected), Address Line 1 (123 Anywhere St.), Address Line 2 (empty), City (Atlanta), State (GEORGIA), and ZIP Code (30303). The form is outlined with an orange border.

Business Wires Payee Domestic

Enter the payee financial institution details in the *Payee Financial Institution* section.

Complete the following fields:

- *Institution Number Type* – do not modify this field.
- *Institution Name* – if the institution is already setup in the system, the name will display as you enter it in the field.
- *Institution Number* – if the institution name was selected in the previous field, the institution number auto populates.
- *Address Line 1* – the address auto-populates if an institution already setup in the system is selected.
- *City*
- *State*
- *Zip Code*
- *Beneficiary Reference* – additional notes, as applicable.
- *Message to Beneficiary* – message to the beneficiary, as applicable.

Payee Financial Institution

* Institution Number Type

ABA

* Institution Name

WELLS FAR BANK, NA

* Institution Number

121000248

Address Line 1

Address Line 2

City

SAN FRANCISCO

State

CALIFORNIA

ZIP Code

Beneficiary Reference

Message to Beneficiary

Check the *This payee requires receiving financial institution details* checkbox in the *Receiving Financial Institution* section, if applicable.

The *Receiving Financial Institution* section is optional and is typically used for international wires.

If the checkbox is selected, you will be required to enter the institution number type, institution name, institution number, and address, city, state, and zip code.

Receiving Financial Institution (optional)

☐ This payee requires receiving financial institution details

Business Wires Payee Domestic

Check the *This payee requires intermediary financial institution details* checkbox in the *Intermediary Financial Institution* section, if applicable. This field is optional.

An intermediary financial institution is an entity that acts as the middleman between two parties in a financial transaction.

If the checkbox is selected, you will be required to enter the institution number type, institution name, institution number, and address, city, state, and zip code.

Select the **Save** button.

A confirmation displays indicating the payee was added.

Intermediary Financial Institution (optional)

☐ This payee requires intermediary financial institution details

Intermediary Financial Institution (optional)

☐ This payee requires intermediary financial institution details

Cancel

Save

 The payee "Payee A" has been added.



Business Wires International Payee

Business Wires Payee International

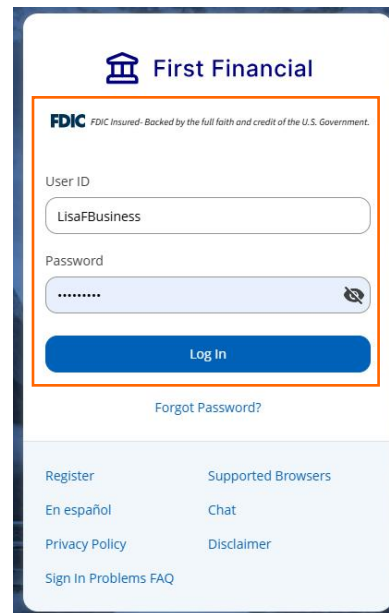
A wire transfer is an electronic transfer of funds via a network that is administered by financial institutions. Wire transfers are sent by one financial institution and received by another financial institution. An international wire transfer allows funds to travel across borders electronically. In Experience Digital, only single wires can be international.

Payees must be set up before a wire transfer can be transmitted.

Accessing Wire Payees

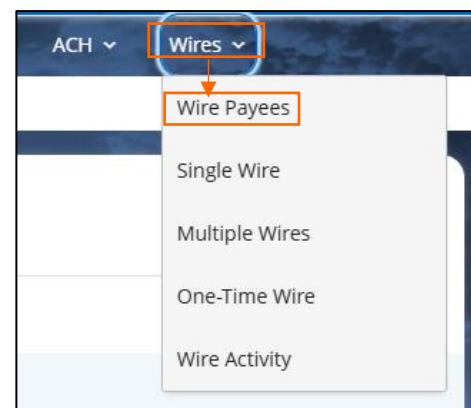
Follow the steps below to access Wire Payees:

Log in to the Business Portal: Enter your *User ID* and *Password*, then select the *Log In* button.



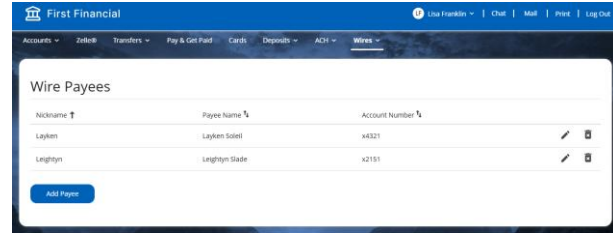
The image shows the login page for First Financial's Business Portal. At the top is the First Financial logo. Below it is an FDIC notice: "FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government." The login form includes a "User ID" field with the text "LisaFBusiness" and a "Password" field with masked characters and an eye icon to toggle visibility. A blue "Log In" button is at the bottom of the form. Below the button is a "Forgot Password?" link. At the very bottom, there are links for "Register", "Supported Browsers", "En español", "Chat", "Privacy Policy", "Disclaimer", and "Sign In Problems FAQ".

Select the *Wires* tab, then select *Wire Payees* from the menu.



Business Wires Payee International

The **Wire Payees** homepage displays.

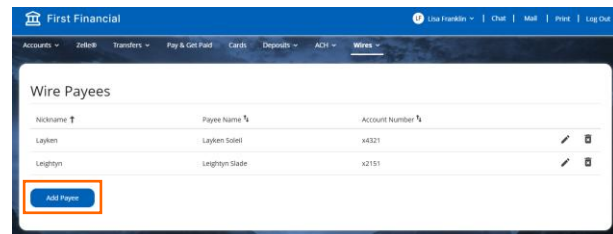


Existing Payees will be displayed; if no Payees exist, this view will be blank.

Adding New Payees

Follow the steps below to add a new payee:

Select the *Add Payee* button on the **Wire Payees** homepage.



The **Payee Details** view displays. There are five sections that must be completed on the Payee Details view.

1. Payee Type
2. Payee Information
3. Payee Financial Institution
4. Receiving Financial Institution
5. Intermediary Financial Institution

Payee Details

* Payee Type
Domestic

Payee Information

* Nickname

* Payee Name

* Email Address

Scroll on the view to see all the sections.

Select *International* from the *Payee Type* field.

* Payee Type
International

Business Wires Payee International

Enter the payee details in the *Payee Information* section.

The payee is the person that will receive the funds.

Complete the fields in the form:

Payee Information

* Nickname

Payee B

* Payee Name

Payee B

* Email Address

payeeb@online.com

☒ Send email when wire status is changed to Downloaded

* Account Number

87654321

* Confirm Account Number

87654321

* Address Type

☐ Domestic ☒ Foreign

* Address Line 1

Anytown USA

Address Line 2

* City

Atlanta

State or Province

Geo

Postal Code

30052

* Country

United States

Business Wires Payee International

Enter the payee financial institution details in the *Payee Financial Institution* section.

Complete the fields in the form as appropriate:

Payee Financial Institution

* Institution Number Type

ABA

* Institution Name

WADENA STATE BANK

* Institution Number

091213835

* Country

United States

Address Line 1

Address Line 2

City

WADENA

State or Province

MN

Postal Code

Beneficiary Reference

Message to Beneficiary

Business Wires Payee International

The *Receiving Financial Institution* section is required for international wires. The information in this section is typically the same as in the *Payee Financial Institution* section.

Complete the form fields:

Receiving Financial Institution
☒ This payee requires receiving financial institution details

* Institution Number Type
ABA

* Institution Name
WADENA STATE BANK

* Institution Number
091213835

Address Line 1

Address Line 2

City
WADENA

State or Province
MN

Postal Code

* Country
United States

Check the box if an Intermediary FI is needed.

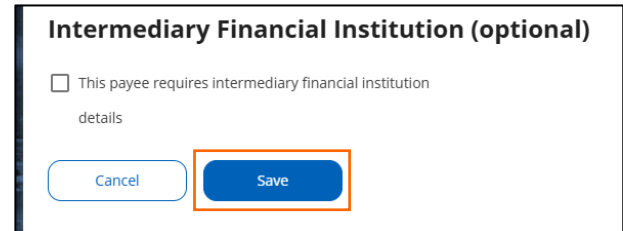
An intermediary financial institution is an entity that acts as the middleman between two parties in a financial transaction.

If the checkbox is selected, you will be required to enter the institution number type, institution name, institution number, address, city, state or province, postal code, and country.

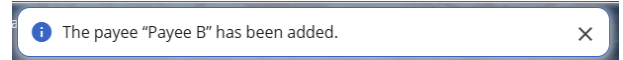
Intermediary Financial Institution (optional)
☐ This payee requires intermediary financial institution details

Business Wires Payee International

Select the **Save** button.



A confirmation displays indicating the payee was added.

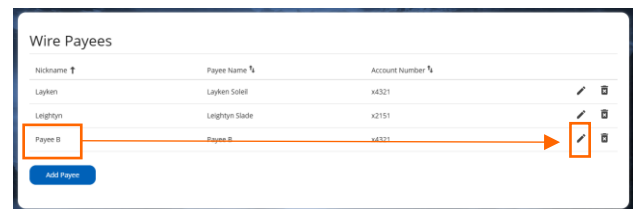


Editing Wire Payees

Follow the steps below to edit a Wire Payee:

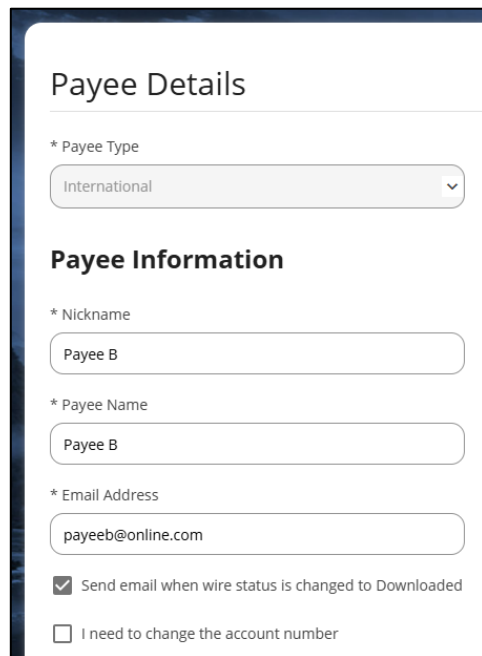
Identify the desired payee on the **Wire**

Payees homepage, then select the *Edit* (pencil) icon.

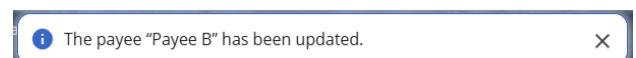


The **Payee Details** view displays.

Make the necessary changes to any of the fields, then select the **Save** button to save your changes.



A confirmation displays indicating the payee was updated.

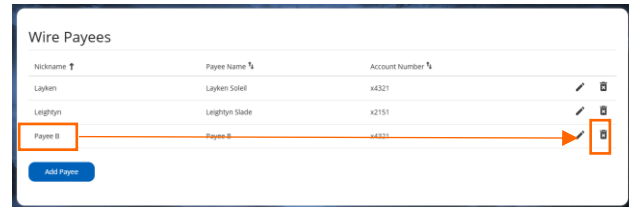


Business Wires Payee International

Deleting Wire Payees

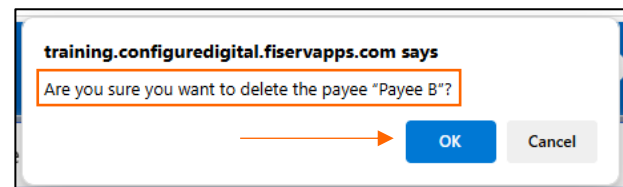
Follow the steps below to delete a Wire Payee:

Identify the desired payee on the **Wire Payees** homepage, then select the *Delete* (trash can icon).

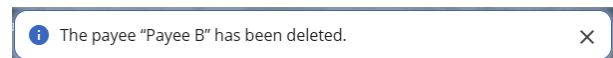


A popup displays to confirm the delete request.

Select *OK* to delete the payee.



A confirmation displays indicating the payee was deleted.



Wire Activity

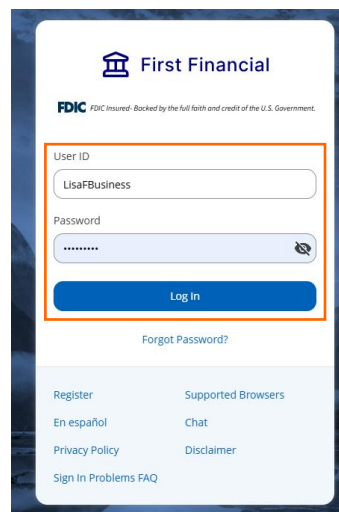
Wire Activity

A wire transfer is an electronic transfer of funds via a network that is administered by financial institutions. Wire transfers are sent by one institution and received by another. Once a wire transfer is created in Configure Digital, it is visible in the Wire Activity view.

Accessing Wire Activity

Follow the steps below to access *Wire Activity*

Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



The image shows the First Financial Business portal login screen. It features a white login box on a blue background. The box contains the First Financial logo, an FDIC insurance notice, and fields for User ID (containing 'LisaFBusiness') and Password (masked with asterisks). A 'Log In' button is at the bottom of the box. Below the box are links for 'Forgot Password?', 'Register', 'Supported Browsers', 'En español', 'Chat', 'Privacy Policy', 'Disclaimer', and 'Sign In Problems FAQ'.

Select the *Wires* tab, then select *Wire Activity* from the menu.



Wire Activity

The wire activity homepage displays.

Pending Wires									
☐	Ref #	Payee	Amount	Currency	Amount in \$	Status	Wire Date	Initiated By	Comment
Payee: Tasha Smith									
Funding Account: x8869 - Payroll - #8869									
☐	40076		2000.00	US Dollars	\$2,000.00	Pending Approval(s): 1	01/23/2025	Theresa Cruz	
Ref #: 40076									
Message to Beneficia...									
Payee: Layken									
Funding Account: x8869 - Payroll - #8869									
☐	50104		125.00	US Dollars	\$125.00	Pending Approval(s): 1	03/20/2025	Lisa Franklin	
Ref #: 50104									
Message to Beneficia...									
Payee: Lighthyn									
Funding Account: x8869 - Payroll - #8869									
☐	40087		5000.00	US Dollars	\$5,000.00	Pending Approval(s): 1	02/13/2025	Theresa Cruz	
Ref #: 40087									
Message to Beneficia...									
Reject Approve									

This view has visibility to the following information:

Pending Wires Immediate and future-dated wire transfers awaiting approval.

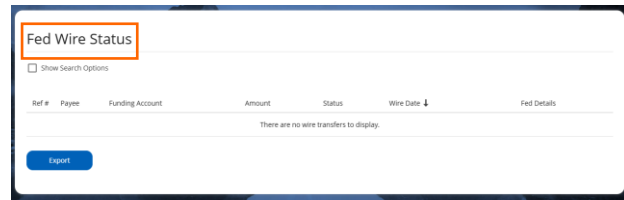
Pending Wires									
☐	Ref #	Payee	Amount	Currency	Amount in \$	Status	Wire Date	Initiated By	Comment
Payee: Tasha Smith									
Funding Account: x8869 - Payroll - #8869									
☐	40076		2000.00	US Dollars	\$2,000.00	Pending Approval(s): 1	01/23/2025	Theresa Cruz	
Ref #: 40076									
Message to Beneficia...									
Payee: Layken									
Funding Account: x8869 - Payroll - #8869									
☐	50104		125.00	US Dollars	\$125.00	Pending Approval(s): 1	03/20/2025	Lisa Franklin	
Ref #: 50104									
Message to Beneficia...									
Payee: Lighthyn									
Funding Account: x8869 - Payroll - #8869									
☐	40087		5000.00	US Dollars	\$5,000.00	Pending Approval(s): 1	02/13/2025	Theresa Cruz	
Ref #: 40087									
Message to Beneficia...									
Reject Approve									

Wire Activity: - A history of all wire transfers.

Wire Activity							
☐ Show Search Options							
Ref #	Payee	Funding Account	Amount	Currency	Amount in \$	Status	Wire Date
There are no wire transfers to display.							
Export							

Wire Activity

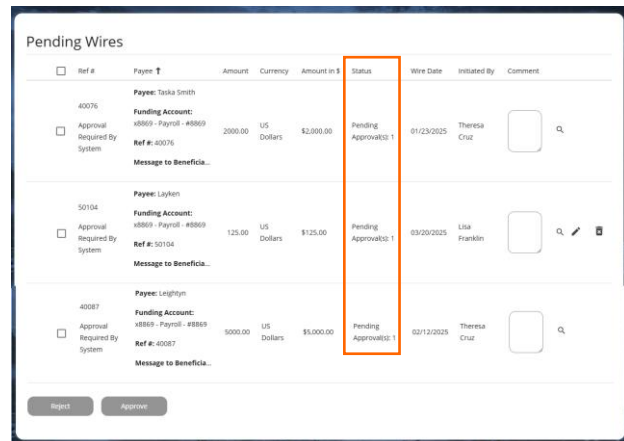
Fed Wire Status: - Specific to institutions using Payment Exchange. If an institution uses Payments Exchange, processed wires will be visible in this section.



Refer to the *Status* column to see the status of a wire transfer.

Available statuses:

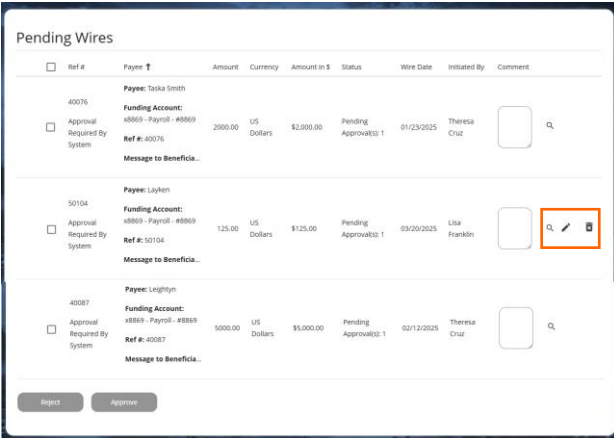
- Pending Approval :- Waiting for a designated approver to review and approve the wire transfer.
- Approved: - Reviewed and approved by a designated approver.
- Rejected: - Reviewed and rejected by a designated approver due to discrepancies.
- Canceled: - Transaction was canceled by the user before completion.
- Canceled by System: -Wire transfer was withdrawn by action of an FI Admin.
- Processed: -Successfully submitted by the user and sent in a wire file.
- Completed: - Payment Exchange is implemented and the wire transfer has gone through the process and was accepted by the Fed.



Wire Activity

The following actions can be taken in the *Wire Activity* view.

- Select the *View* (magnifying glass) icon to view wire transfer details.
- Select the *Edit* (pencil) icon to make changes to a wire transfer.
- Select the *Delete* (trash can) icon to delete a wire transfer. The *Cancel Transfer* view displays. Enter an *Optional Comment*, then select *Save*. You will receive a confirmation advising the wire transfer was canceled, and the canceled transfer is now visible in the Wire history section.



☐	Ref #	Payee	Amount	Currency	Amount in \$	Status	Wire Date	Initiated By	Comment
☐	40076	Payee: Tasha Smith Funding Account: #8869 - Payroll - #8869 Ref #: 40076	2000.00	US Dollars	\$2,000.00	Pending Approval(s) 1	01/23/2025	Theresa Cruz	
☐	50104	Payee: Layken Funding Account: #8869 - Payroll - #8869 Ref #: 50104	125.00	US Dollars	\$125.00	Pending Approval(s) 1	03/20/2025	Lisa Franklin	
☐	40087	Payee: Layken Funding Account: #8869 - Payroll - #8869 Ref #: 40087	5000.00	US Dollars	\$5,000.00	Pending Approval(s) 1	03/13/2025	Theresa Cruz	

Search for a wire transfer by selecting the *Show Search Options* checkbox.

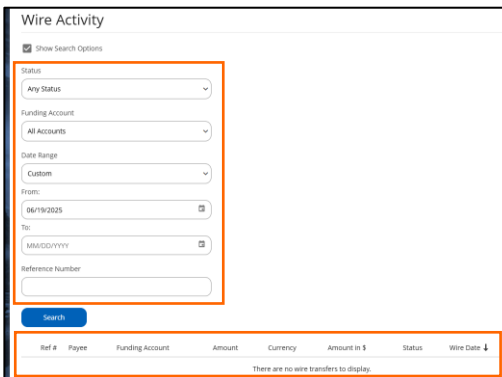
Wire Activity

☐ Show Search Options

Ref #	Payee	Funding Account	Amount	Currency	Amount in \$	Status	Wire Date ↓
There are no wire transfers to display.							

Export

There are several search criteria available to perform a search. Search by Status, Funding Account, Date Range, and Reference Number, to name a few.



☒ Show Search Options
Status Any Status
Funding Account All Accounts
Date Range Custom
From 06/19/2025
To MM/DD/YYYY
Reference Number

Search results display in the bottom section of the view.

Deselect the checkbox to close the *Show Search Options* view.

The *Export* feature allows you to export wire transfer information into an excel file.

Wire Activity

☐ Show Search Options

Ref #	Payee	Funding Account	Amount	Currency	Amount in \$	Status	Wire Date 
There are no wire transfers to display.							

Export

Wire Activity

Designated approvers have access to an *Approve* and *Reject* button in the category for which they have approval rights.

Approved and rejected wire transfers are visible in the *Wire Activity*.

A checkbox displays next to the wire transfers that can be approved or rejected. Users cannot approve their own transfers.

Approvers receive a notification in real time through Notifi when approval activity is required.

To approve a wire transfer:

- Review the transfer details for accuracy.
- Select the checkbox for the desired wire transfer, then select the *Approve* button.

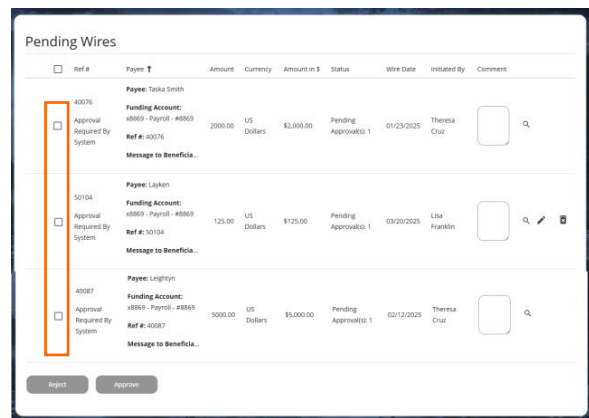
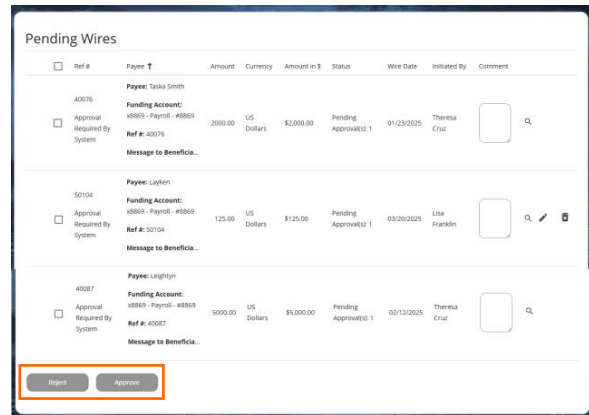
A confirmation displays advising the selected wire transfers were successfully approved and the submitter is also notified when the wire is approved or rejected.

To reject a wire transfer:

- Review the transfer details for accuracy.
- Select the checkbox for the desired wire transfer, then select the *Reject* button.

Key Points to Remember

1. Users cannot approve their own transfers.



A confirmation displays advising the selected wire transfers were successfully rejected.

WIRE MANAGER TERM & FIELD REFERENCE



United Prairie Bank has created this guide to give you a better insight into how to complete a wire transfer request. To prevent delayed payment, avoid additional charges due to returned wires, and reduce the risk of loss of funds, it is important to be accurate when completing wire entry.

FIELD	DESCRIPTION	APPLIES TO	
		DOMESTIC	INTERNATIONAL
Payee	Identifies the ultimate Beneficiary/Creditor of the funds. This field must match the account holder of the account number being credited.	Mandatory	Mandatory
Payee Financial Institution	Identifies the Bank at which the Payee holds an active account.	Mandatory	Mandatory
Receiving Financial Institution	Can identify either the Payee Financial Institution as defined above OR a correspondent bank where the funds must pass through prior to arriving at the Payee Financial Institution.	Optional	Mandatory
Intermediary Financial Institution	Identifies a secondary correspondent bank where the funds must pass through prior to arriving at the Payee Financial Institution. The funds will route first to the Receiving FI, then the Intermediary FI and then the Payee FI	N/A	Optional
SWIFT Bank Identifier Code	A unique alpha numeric code of at least 8 characters which identifies a specific financial institution. Most commonly used for International wires.	Optional	Mandatory
ABA / Routing Number	A unique numeric code consisting of 9 numbers that identifies a U.S. Financial Institution.	Mandatory	Mandatory
Message to Beneficiary / Remittance Information	A series of 4 fields used to add supplemental information like invoice numbers to a payment order. This helps the beneficiary properly identify and apply the payment.	Optional	Optional