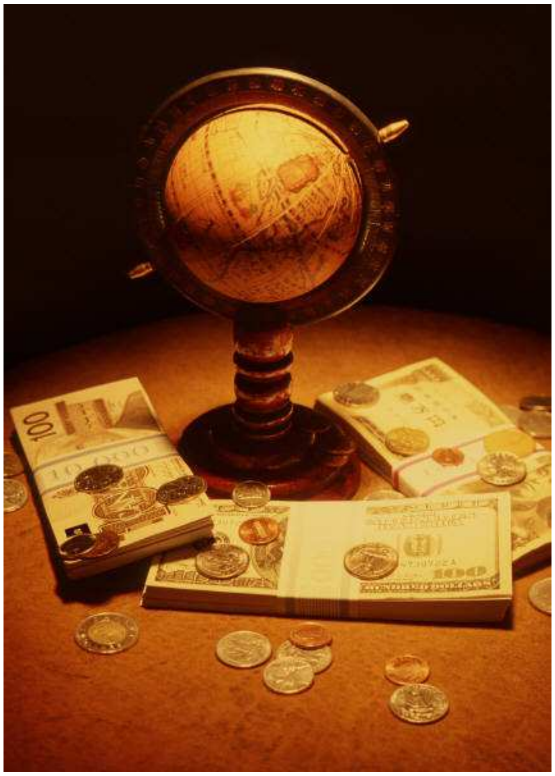
Business eBanking
Wire Transfer Reference Guide



RABUN COUNTY BANK
MEMBER FDIC

If you have any questions, please contact
Business eBanking Support at 1-800-593-4345

Contents

Overview

Wire Transfers are used to electronically wire money (domestic, USD international, and foreign currency) between accounts with or without templates.

One-time wire transfers are performed on an as-needed basis. Template-based wires are based upon a pre-established template and intended for repetitive use.

Wire tasks include:

- Creating wire templates for repetitive use. If your company requires multiple approvals, new templates must be approved before they can be used.
- Entering wire transfer requests (including recurring and one-time future dated transactions).
- Transmitting wire transfer requests.
- Reviewing wire transfer history.

One Time Wire Transfer

The wire service allows you to electronically request a wire transfer of funds.

Entering a One time Wire Transfer

To enter a one time wire, complete the following:

1. Click One Time Wire Transfer Request in the Wire section of the Transfers and Payments tab.

One Time Wire Transfer Request Page

2. Fill the following fields:

Fields	*Description*
Template Name	(Optional)
Account	Select the account to be debited from the drop-down list.
Send on date	Select the date for the wire transfer request to take place.
Amount	Dollar amount of the wire
Currency	Select the currency from the drop-down list.

3. Click Continue, the One Time Wire Transfer – Request page appears
4. Enter Recipient Information

One Time Wire Transfer Page:

Fields	***Description***
Bank ID	(Required) Enter the 9-digit bank routing and transit number.
Recipient Account	(Required) Enter the account number to receive the wire transfer.
Bank Name	(Required) Enter the name of the financial organization to receive the wire transfer.
Bank Address 1	(Optional) Enter the bank's address.
Bank Address 2	(Optional) Enter the bank's address.
Bank Address 3	(Optional) Enter the bank's address.
Recipient Name	(Required) Enter the name or department who will receive the wire transfer.
Recipient Address 1	(Required) Enter the address for the person or department who will receive the wire transfer. (No PO Boxes)
Recipient Address 2	(Required) Enter the address for the person or department who will receive the wire transfer. (No PO Boxes)
Recipient Address 3	(Required) Enter the address for the person or department who will receive the wire transfer. (No PO Boxes)
Additional information for recipient	(Optional) Enter additional information for the recipient.

5. Enter any Intermediary Information, Second Intermediary Information and Wire Initiator Information if necessary.
6. Click Continue, the One Time Wire Transfer-Request Verification page appears.
7. Verify information is accurate, click Submit for approval.

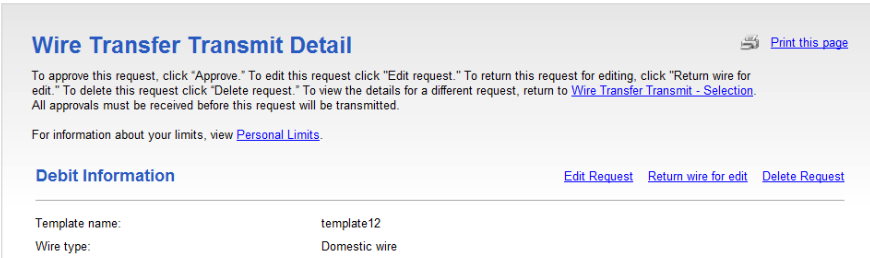
Deleting a One Time Wire Transfer

1. On the *Wire Transfer Transmit – Selection* page, click the **Account** link associated with the request.

   Note: Once deleted, the request cannot be recovered.

   The *Wire Transfer Transmit Detail* page is displayed.

Wire Transfer Transmit Detail Page



2. Click the **Delete Request** link.

   A dialog box is displayed.

3. Click **OK**.

   The *Wire Transfer Transmit – Confirmation* page is displayed.

Template Based Wire Transfer

The Template Based Wire Transfer service allows you to initiate a repetitive domestic or international wire transfer between accounts.

The tasks to perform using Template Based Wire Transfer are:

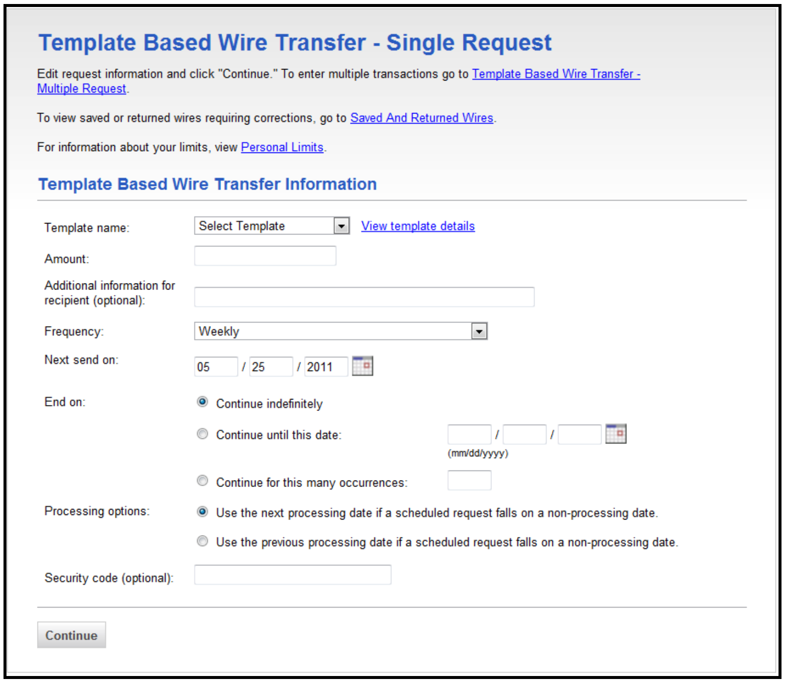
- Adding a Single Request template based wire transfer
- Adding a Multiple Request template based wire transfer
- Transmitting template based wires
- Deleting template based wires
- Reviewing history of previous wires

Entering a Template Based Wire Transfer – Single Request

To enter a template based wire transfer for a single request complete the following.

1. Click the Template Based Wire Transfer link in the Wire section of the Transfers and Payments tab. The Template Based Wire Transfer – Single Request page appears:

Template Based Wire Transfer- Single Request Page:



2. Fill the following fields:

Fields	***Description***
Template Name	Select the template to be used for the wire transfer. If necessary, click Details to view the details of the template.
Amount	Enter the dollar amount of the wire transfer.
Additional Information for Recipient (optional)	Enter up to 80 characters of special instructions that will accompany the transfer. This text appears on the Wire Transfer History page in Business Online Banking.
Frequency	Select the frequency of the wire.

3. Click Continue. The Template Based Wire Transfer – Request Verification page appears:

Template Based Wire Transfer – Request Verification Page:

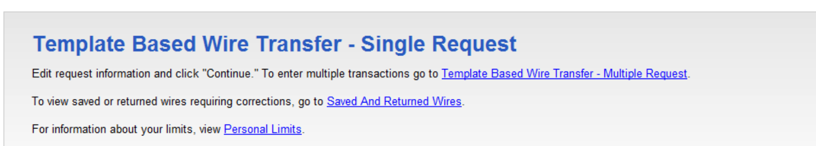
4. Click Submit for approval. The Wire Transfer – Confirmation page appears:

Entering a Template Based Wire Transfer – Multiple Requests

To enter a multiple requests, complete the following.

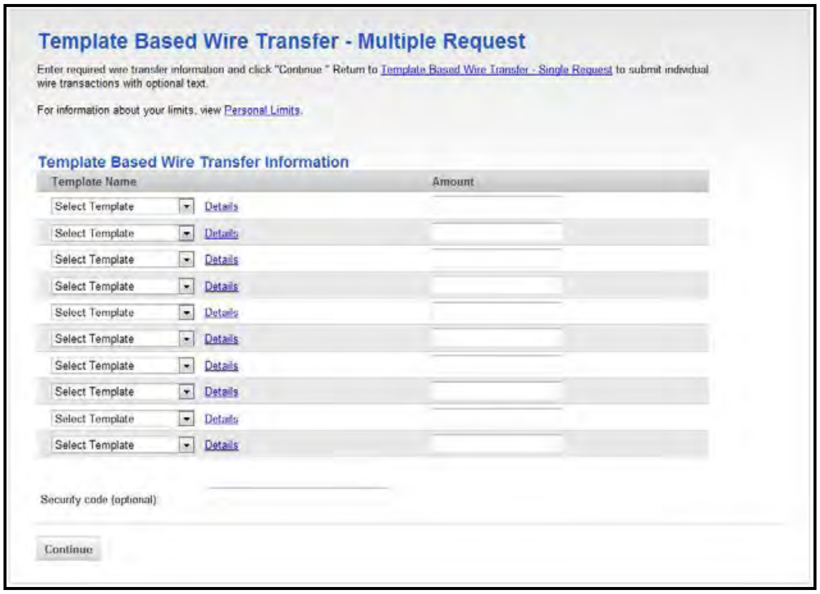
1. Access the Template based Wire Transfer – Single Request page:
2.

Template Based Wire Transfer – Single Request Page:



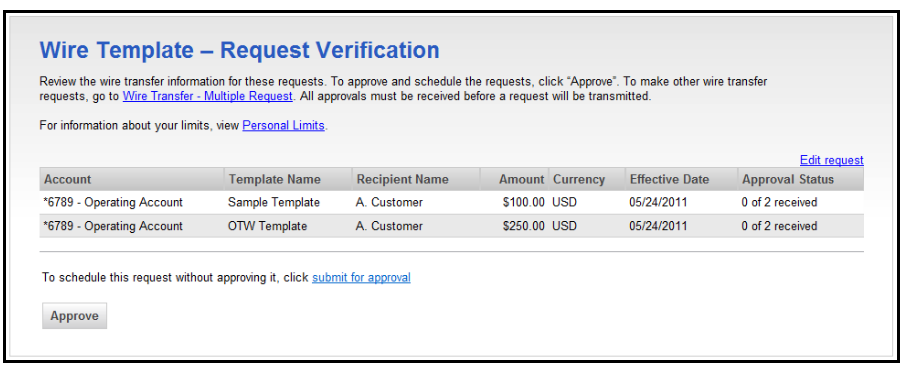
3. Click the Template Based Wire Transfer – Multiple Request link. The Template Based Wire Transfer – Multiple Request page appears:

Template Based Wire Transfer – Multiple Request Page:



4. In the Template Name field, select the appropriate templates.
5. Enter the dollar amounts in the Amount field.
6. Click Continue – The Wire Template – Request Verification page appears:

Template Wire Template –Request Verification Page:



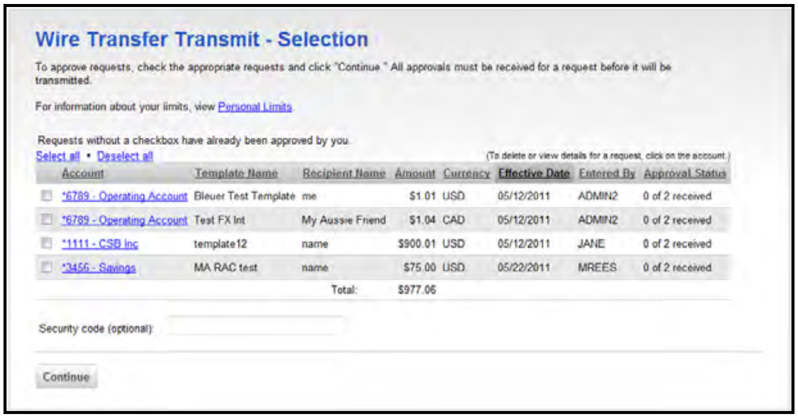
7. Click Submit for approval. The Wire Transfer – Confirmation page appears.

Transmitting a Wire

To transmit a wire, complete the following:

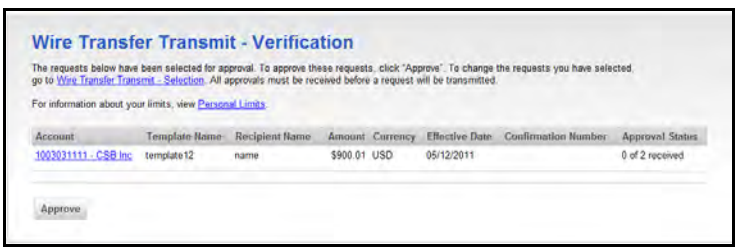
1. Click Transmit Wire in the Wire section of the Transfers and Payments tab. The Wire Transfer Transmit – Selection page appears:

Wire Transfer Transmit – Selection Page:



2. Select the check box next to the wire transfer you want to send. Click Continue. The Wire Transfer Transmit – Verification page appears:

Wire Transfer Transmit – Verification Page:



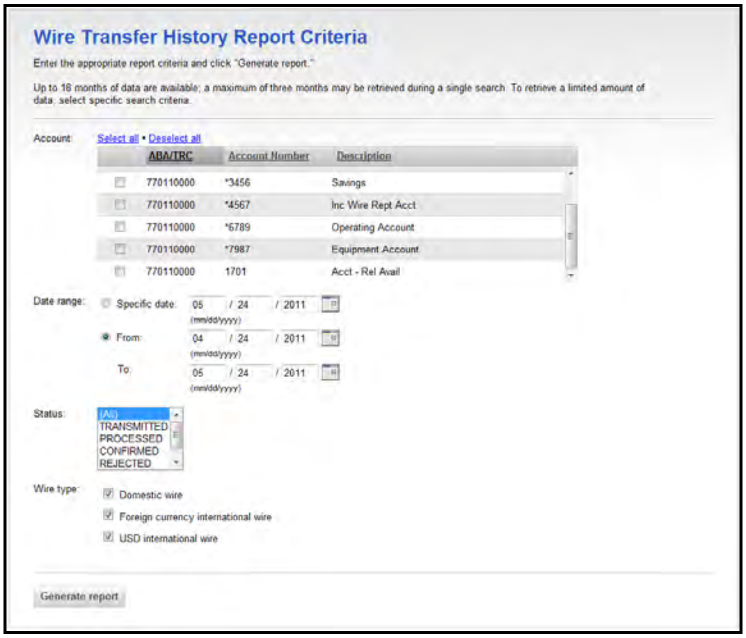
3. Click Transmit.
4. The Transmit Confirmation page displays:

Viewing Wire History

To view history of wires, complete the following:

1. Click Wire History in the Wire section of the Transfers and Payments tab. The Wire Transfer History Report Criteria page appears:

Wire Transfer History Report Criteria Page:


Wire Transfer History Report Criteria

Enter the appropriate report criteria and click "Generate report."

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search. To retrieve a limited amount of data, select specific search criteria.

Account: Select all • Deselect all

	ABA/TRC	Account Number	Description
☐	770110000	*3456	Savings
☐	770110000	*4567	Inc Wire Rept Acct
☐	770110000	*6789	Operating Account
☐	770110000	*7987	Equipment Account
☐	770110000	1701	Acct - Rel Avail

Date range: Specific date: 05 / 24 / 2011 (mm/dd/yyyy)

From: 04 / 24 / 2011 (mm/dd/yyyy)

To: 05 / 24 / 2011 (mm/dd/yyyy)

Status: (All) TRANSMITTED PROCESSED CONFIRMED REJECTED

Wire type: ☑ Domestic wire ☑ Foreign currency international wire ☑ USD international wire

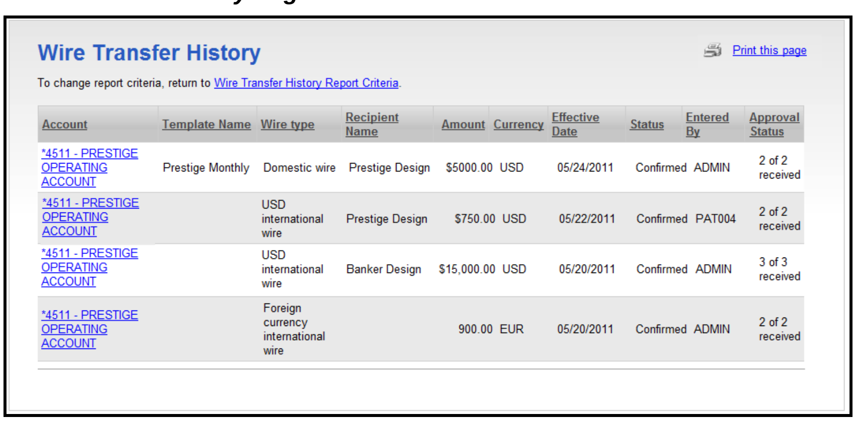
Generate report

2. Choose the account(s) for which you want to view history.

Note: If you have multiple accounts choose the (All Accounts) value to view all accounts. Or, you can hold down your Ctrl key, and click the accounts you want to select.

3. Click Generate Report. The Wire Transfer History page appears:

Wire Transfer History Page:


Wire Transfer History

Print this page

To change report criteria, return to Wire Transfer History Report Criteria.

Account	Template Name	Wire type	Recipient Name	Amount	Currency	Effective Date	Status	Entered By	Approval Status
*4511 - PRESTIGE OPERATING ACCOUNT	Prestige Monthly	Domestic wire	Prestige Design	$5000.00	USD	05/24/2011	Confirmed	ADMIN	2 of 2 received
*4511 - PRESTIGE OPERATING ACCOUNT		USD international wire	Prestige Design	$750.00	USD	05/22/2011	Confirmed	PAT004	2 of 2 received
*4511 - PRESTIGE OPERATING ACCOUNT		USD international wire	Banker Design	$15,000.00	USD	05/20/2011	Confirmed	ADMIN	3 of 3 received
*4511 - PRESTIGE OPERATING ACCOUNT		Foreign currency international wire		900.00	EUR	05/20/2011	Confirmed	ADMIN	2 of 2 received

4. Review the history as necessary

Note: Columns can be resorted by clicking on column headers to resort the report results.

5. Click on Debit Account to show details, the Wire Transfer History – Detail page appears.

Wire Transfer History Detail Page: