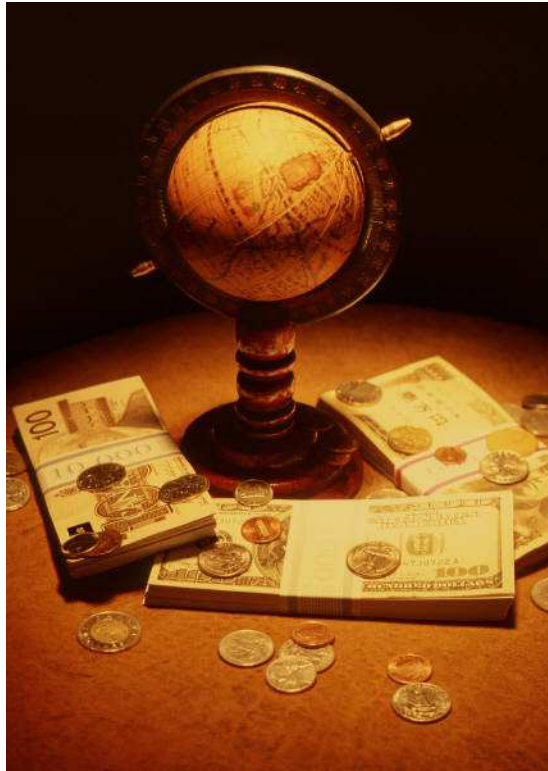


Business eBanking Wire Transfer Reference Guide



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

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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

One Time Wire Transfer - Request

Enter One Time Wire Transfer information as required and click "Continue."

To view saved or returned wires requiring corrections, go to [Saved And Returned Wires](#).

Debit Information

Template name (optional):
(To save this transaction as a template, enter a template name.)

Wire type:

Account:

Send on date: 05 / 24 / 2011
(mm/dd/yyyy)

Amount:

Currency:

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:

One Time Wire Transfer - Request

Enter One Time Wire Transfer information as required and click "Continue"

To view saved or returned wires requiring corrections, go to [Saved And Returned Wires](#).

Please contact your bank for questions regarding currency conversion rates.

For information about your limits, view [Personal Limits](#).

Debit Information [Edit debit information](#)

Template name: _____
 Wire type: Domestic wire
 Account: *2345 - Cash on Hand
 Send on date: 05/24/2011
 Amount: \$100.00
 Currency: USD

Recipient Information [Save as draft](#)

If Bank ID type is ABA, then either the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, the Bank will be filled in automatically.

Bank ID type: [\(ABA search\)](#) [\(ABA validate\)](#)
 Bank ID: 092905142
 Recipient account: (if appropriate enter the IBAN) 123456789
 Bank name: SAMPLE BANK
 Bank address 1 (optional): LAUREL
 Bank address 2 (optional): MT
 Bank address 3 (optional): _____
 Recipient name: Jack Customer
 Recipient address 1: _____
 Recipient address 2: _____
 Recipient address 3 (optional): _____
 Additional information for recipient (optional): _____
(up to 140 characters.)

First Intermediary Information (optional)

If Bank ID type is ABA, then the intermediary Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type: [\(ABA search\)](#) [\(ABA validate\)](#)
 Bank ID: _____
 Intermediary account: (if appropriate enter the IBAN) _____
 Bank name: _____
 Bank address 1: _____
 Bank address 2: _____
 Bank address 3: _____

Second Intermediary Information (optional)

If Bank ID type is ABA, then the intermediary Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, the Bank information will be filled in automatically.

Bank ID type: [\(ABA search\)](#) [\(ABA validate\)](#)
 Bank ID: _____
 Intermediary account: (if appropriate enter the IBAN) _____
 Bank name: _____
 Bank address 1: _____
 Bank address 2: _____
 Bank address 3: _____

Wire Initiator Information (optional)

Wire initiator name: Sample Company
 Wire initiator address 1: 1234 Sample Way
 Wire initiator address 2: Suite 123
 Wire initiator address 3 (optional): Ann Arbor, MI 48108
 Security code (optional): _____

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

Wire Transfer Transmit Detail [Print this page](#)

To approve this request, click "Approve." To edit this request click "Edit request." To return this request for editing, click "Return wire for edit." To delete this request click "Delete request." To view the details for a different request, return to [Wire Transfer Transmit - Selection](#). All approvals must be received before this request will be transmitted.

For information about your limits, view [Personal Limits](#).

Debit Information [Edit Request](#) [Return wire for edit](#) [Delete Request](#)

Template name:	template12
Wire type:	Domestic wire

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:

Template Based Wire Transfer - Single Request

Edit request information and click "Continue." To enter multiple transactions go to [Template Based Wire Transfer - Multiple Request](#).

To view saved or returned wires requiring corrections, go to [Saved And Returned Wires](#).

For information about your limits, view [Personal Limits](#).

Template Based Wire Transfer Information

Template name: [View template details](#)

Amount:

Additional information for recipient (optional):

Frequency:

Next send on: / /

End on:

- Continue indefinitely
- Continue until this date: / /
(mm/dd/yyyy)
- Continue for this many occurrences:

Processing options:

- Use the next processing date if a scheduled request falls on a non-processing date.
- Use the previous processing date if a scheduled request falls on a non-processing date.

Security code (optional):

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:

Template Based Wire Transfer - Request Verification

Review the wire transfer information for this request. To approve and schedule the request, click "Approve." To make other template based wire transfer requests, go to [Template Based Wire Transfer - Single Request](#).

For information about your limits, view [Personal Limits](#).

Template Based Wire Transfer Information [Edit request](#)

Template name:	Sample Template
Currency:	USD
Amount:	\$90.00
Additional information for recipient:	
Frequency:	Weekly
Next send on:	05/25/2011
End on:	Continue for this many requests: 2
Processing option:	The next processing date if a scheduled request falls on a non-processing date.
Security code:	

To submit this request without approving, click [submit for approval](#).

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:

Template Based Wire Transfer - Single Request

Edit request information and click "Continue." To enter multiple transactions go to [Template Based Wire Transfer - Multiple Request](#).

To view saved or returned wires requiring corrections, go to [Saved And Returned Wires](#).

For information about your limits, view [Personal Limits](#).

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:

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Approval Status
*6789 - Operating Account	Sample Template	A. Customer	\$100.00	USD	05/24/2011	0 of 2 received
*6789 - Operating Account	OTW Template	A. Customer	\$250.00	USD	05/24/2011	0 of 2 received

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:

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Entered By	Approval Status
<input type="checkbox"/> *6789 - Operating Account	Bleuer Test Template	me	\$1.01	USD	05/12/2011	ADMIN2	0 of 2 received
<input type="checkbox"/> *6789 - Operating Account	Test FX Int	My Aussie Friend	\$1.04	CAD	05/12/2011	ADMIN2	0 of 2 received
<input type="checkbox"/> *1111 - CSB Inc	template12	name	\$900.01	USD	05/12/2011	JANE	0 of 2 received
<input type="checkbox"/> *3456 - Savings	MA RAC test	name	\$75.00	USD	05/22/2011	MREES	0 of 2 received
Total:			\$977.06				

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:

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Confirmation Number	Approval Status
<input type="checkbox"/> *1003031111 - CSB Inc	template12	name	\$900.01	USD	05/12/2011		0 of 2 received

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:

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:

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:

Wire Transfer History Detail

[Print this page](#)

Review details for the wire transfer, or return to [Wire Transfer History](#).

Debit Information

Template name:	Prestige Monthly
Wire type:	Domestic wire
Account:	*4511 - PRESTIGE OPERATING ACCOUNT
Security code:	*****
Effective date:	05/24/2011
Amount:	\$5000.00
Currency:	USD
Entered by:	ADMIN
Entry datetime:	05/24/2011 02:06:28 PM (ET)
Transmitted by:	ADMIN
Transmitted datetime:	05/24/2011 04:32:37 PM (ET)
Status:	Confirmed
Confirmation number:	1143456388
Reference number:	20110522003874329

Recipient Information