

Business eBanking

Wire User Guide

Contents

WIRE TRANSFERS	4
Outgoing Domestic and International Wires	4
Outgoing Domestic Wires	4
Outgoing International Wires	4
Incoming Wires	5
TOKEN TRANSACTION AUTHENTICATION	5
ONE-TIME WIRES	6
About One-time Wires	6
Wiring Money	6
Scheduled Wires	10
Approving a Scheduled Transaction	10
Approving Multiple Scheduled Transactions	10
Deleting a Scheduled Transaction	10
Editing a Scheduled Transaction	11
Saved and Returned Wires	11
Returning a Wire for Corrections	11
Completing a Saved or Returned One-time Wire	13
Deleting a Saved or Returned One-time Wire	13
TEMPLATE-BASED WIRES	14
About Template-based Wires	14
Templates	15
Creating a Template - Wire	15
Copying a Template - Wire	19
Editing a Template - Wire	19
Deleting a Template - Wire	19
Approving Template Requests - Wire	20
Canceling Template Requests - Wire	21
Wiring Money via Template	23
Wiring Money via Multiple Templates	24
Scheduled Wires	26
About Transaction Schedules	26
User Roles and Entitlements Required for Managing Scheduled Transactions	26
Approvals for Schedules and Scheduled Transactions	26
Scheduled Transaction Frequency Definitions	27

CURRENT-DAY WIRES	
Approving Current-day Wires	28
Editing Current-day Wires	29
Deleting Current-day Wires	
SEARCHING COMPLETED WIRES	31

WIRE TRANSFERS

Processing deadline for wire transactions is 5:00pm ET

Outgoing Domestic and International Wires

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to implement a system of internal controls to include monitoring transactions and activity for money laundering, terrorist financing, and sanctions risks. Atlantic Union bank reserves the right to hold wires for processing if information provided is incomplete, missing, or otherwise negatively impacts our ability to comply with federal law.

Dual approval is strongly recommended. We recommend you segregate wire transfer duties whereby one person issues the instruction to create the wire transfer and another person issues the instruction to transmit the wire transfer.

Dedicated computer is strongly recommended. We recommend you initiate all wire transfers on a computer that is accessed only by authorized personnel and not used for other internet access.

Token approval is required for all outgoing wire transactions.

Wire amount limits may be established by bank and recommended by user within Business eBanking (BeB).

Outgoing Domestic Wires

All domestic wires will be processed on the same business day, providing bank receives complete information to allow processing by 5:00pm ET.

Wires submitted to bank without complete information, including complete beneficiary/recipient address information, may cause delays in processing or may require complete information to process.

It is critical that detailed information be input in required fields in addition to the beneficiary/recipient address fields for all outgoing wires. That information is inclusive of physical address and country selection for the beneficiary parties. By way of background, detailed information for certain transactions is a requirement within Bank Secrecy Act (BSA). As part of the funds transfer Travel Rule, knowing our customers, and performing sound customer due diligence, Atlantic Union Bank is able to provide our best customer service and meet regulatory requirements. Having this information allows the Bank to perform additional research of the request in instances of due diligence requirements and requirements for Office of Foreign Assets Control (OFAC); lack of, or inaccurate information, may delay the payment if the required information has not been provided.

Outgoing International Wires

All international wires will be processed on the same business day providing bank receives complete information to allow processing by 5:00pm ET.

Atlantic Union Bank sends international wire transfers through a correspondent intermediary bank. If correct information for an additional intermediary bank is provided in the wire instructions, we will include the additional intermediary bank and their charges may be assessed from the wire proceeds.

International wires are sent with extended value dating.

When provided with an International Bank Account Number (IBAN) for an outgoing international wire, the IBAN is the information needed in the Beneficiary/Recipient Account Number field in the outgoing wire.

Wires submitted to bank without complete information, including complete beneficiary/recipient address information

may cause delays in processing or may require complete information to process.

It is critical that detailed information be input in required fields in addition to the beneficiary/recipient address fields for all outgoing wires. That information is inclusive of physical address and country selection for the beneficiary parties. By way of background, detailed information for certain transactions is a requirement within Bank Secrecy Act (BSA). As part of the funds transfer Travel Rule, knowing our customers, and performing sound customer due diligence, Atlantic Union Bank is able to provide our best customer service and meet regulatory requirements. Having this information allows the Bank to perform additional research of the request in instances of due diligence requirements and requirements for Office of Foreign Assets Control (OFAC); lack of, or inaccurate information, may delay the payment if the required information has not been provided.

Incoming Wires

Incoming wires are posted to our client accounts throughout the business day and are included in the BeB transaction activity. Our BeB clients are able to receive an Incoming Wire Report alert to access their online banking Incoming Wire Report for additional wire details. An incoming wire report is standard within Business eBanking and features various search criteria.

Incoming Wire Standard Settlement Instructions: Domestic and International

Remittance Instructions - Domestic Wire Transfers

Receiving Bank	Atlantic Union Bank
	1051 East Cary Street, Suite 1200
	Richmond, VA, USA
Fedwire Routing/ABA	051403164
Beneficiary Party Information	Beneficiary Party Name
beneficiary raity information	Beneficiary Party Address (recommended)
	Beneficiary Party Account Number
Originator to Beneficiary Reference Information	Optional Beneficiary Remittance Information

Remittance Instructions – International Wire Transfers	US Dollars & Foreign Currency
Beneficiary Bank	Atlantic Union Bank

Beneficiary Bank	Atlantic Union Bank
	1051 East Cary Street, Suite 1200
	Richmond, VA, USA
SWIFT BIC	ATUNUS32
Beneficiary Fedwire Routing/ABA	051403164
Beneficiary Party Information	Beneficiary Party Name Beneficiary Party Address (recommended) Beneficiary Party Account Number
Originator to Beneficiary Reference Information	Optional Beneficiary Remittance Information

Note: To receive funds from any foreign country, please follow the instructions above. Please note that the foreign institution has the right to use its own correspondent network prior to the receipt of funds at Atlantic Union Bank.

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 or on the Atlantic Union Bank Business Authenticator mobile app.

ONE-TIME WIRES

About One-time Wires

The one-time wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts on an as-needed basis without templates.

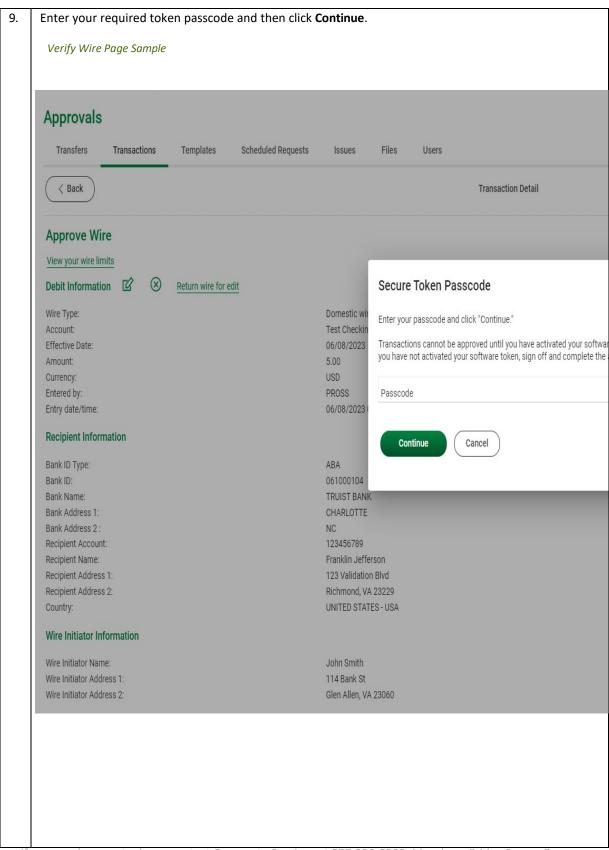
The Manage Alerts page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

Wiring Money

1	Click Money Movement > Wire		
2 Select or fill in the Debit Information options:			
	Wire Type (Required field)	Domestic Wire, Foreign Currency International Wire, or USD (U.S. Dollar) International Wire. A company user's enabled wire services determine the wire types available.	
	Account (Required field)	The account from which funds are drawn.	
	Send on date (Required field)	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.	
	Amount (Required field)	The dollar amount of the transfer. Commas 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.	
	Currency (Required field)	The type of currency. For example, U.S. Dollar. This field defaults to USD- US Dollar for domestic and USD International Wire requests.	
3	Click Continue .		
4	Select or fill in the Recipie	nt Information options:	
	Bank ID Type ABA, SWIFT, or CHIPS, based on the recipient bank identification.		
	Bank ID (Required field)	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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.	
	Bank name (Required field)	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.	
	Bank address 1	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.	

	Bank address 2	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.
	Bank address 3	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.
	Recipient account (Required field)	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
	Recipient name (Required field)	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.
	Recipient address 1 (Required field)	Up to 35 alphanumeric characters are allowed. Physical address is required. PO Box or variations thereof, are not permitted. Lack of, or inaccurate information, may delay the payment if the required information has not been provided. 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.
	Recipient address 2 (Required field)	Up to 35 alphanumeric characters are allowed. Physical address is required. PO Box or variations thereof, are not permitted. Lack of, or inaccurate information, may delay the payment if the required information has not been provided. 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.
-	Recipient address 3	Up to 31 alphanumeric characters are allowed. Physical address is required. PO Box or variations thereof, are not permitted. Lack of, or inaccurate information, may delay the payment if the required information has not been provided. *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.
	Country (Required field)	Select country from provided drop down list.
	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. 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, dollar sign and percent sign.
5	If applicable, click the "Add	intermediary information" to Yes. Complete "Secondary Intermediary"
	Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
	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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
	Intermediary Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
	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.

	Bank address 1	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.	
	Bank address 2	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.	
	Bank address 3	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.	
6	If applicable, fill in or chang	e the Wire Initiator Information options:	
	Wire initiator name	This field is pre-filled with your company 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.	
	Wire initiator address 1	This field is pre-filled with your company address. 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.	
	Wire initiator address 2	This field is pre-filled with your company address. 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.	
	Wire initiator address 3	This field is pre-filled with your company address. 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.	
	Security code (Optional)	The code provided to you by the bank for security purposes.	
7	Click Continue .		
8	Verify the wire as needed and then click one of the following options:		
	Submit for approval	it for approval Approve the transfer later or allow other users in the company to approve it.	
	Transmit	Approve and transmit the transfer.	
	Token Passcode	Enter one-time secure token passcode.	
	Approve	Approve the transfer now.	



Scheduled Wires

Approving a Scheduled Transaction

1.	Click Approvals > Scheduled Requests.
2.	Click the link in the Approval Status column for the transaction you want to approve.
3.	If applicable, in the Security code field, type the code provided to you by the bank for security purposes.
4.	Click Approve.
6.	If required, type your token passcode and then click Continue .

Approving Multiple Scheduled Transactions

1.	Click Approvals > Scheduled Requests.
2.	Click the Approval Multiple Wires link.
3.	Select the transactions you want to approve.
4.	If applicable, in the Security code field, type the code provided to you by the bank for security purposes.
5.	Click Approve.
6.	If required, type your token passcode and then click Continue .

Deleting a Scheduled Transaction

A scheduled transaction can be deleted by the company user who created it. When a scheduled transaction is deleted, remaining transactions in the schedule are not affected.

1.	Click Approvals > Scheduled Requests.	
2.	Click the Edit request link beside the transaction you want to delete.	
3.	Click the Delete request icon.	
4.	Verify the transaction as needed and then click Delete .	

Editing a Scheduled Transaction

A scheduled transaction can be edited by the company user who created it. When changes are made to a scheduled transaction, any previous approvals it received are removed and the transaction must be reapproved.

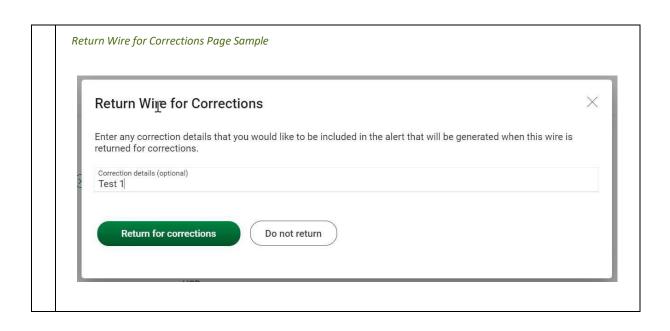
1.	Click Approvals > Scheduled Requests.	
2.	Click the Edit request link beside the transaction you want to edit.	
3.	Edit the transaction as needed.	
4.	If applicable, in the Security code field, type the code provided to you by the bank for security purposes.	
5.	Click Continue	
6.	Verify the transaction as needed and then click one of the following options:	
	Option	Description
	Submit for approval	Approve the transaction later or allow other users in the company to approve it.
	Approve	Approve the transaction now.
	Transmit	Approve and transmit the transaction.
7.	If required, type your token passcode and then click Continue .	

Saved and Returned Wires

Returning a Wire for Corrections

Wires that are pending approval can be returned to another company user for editing.

1.	Click Approvals.
2.	Click the link in the Account column for the wire you want to return.
3.	Click the Return wire for edit link.
4.	Optional: In the Correction details field, type the reason why the wire is being returned for correction. These details are included in the Wire Transfer Returned for Corrections alert for company users who subscribed to this alert.
5.	Click Return for corrections.



Completing a Saved or Returned One-time Wire

1.	Click Money Movement > Wire							
2.	Click the View saved or returned wires requiring corrections link.							
3.	Click the link in the Account column for the wire you want to complete.							
4.	Complete the wire as described in the Wiring Money task.							
	Complete Saved and Returned Wires Page Sample Complete Saved and Returned Wires To complete a wire request, or to correct a wire returned for corrections, click the account number. New transaction without using a template New transaction using a template Saved and Returned Wire Requests These are the requests that have been saved prior to approval/transmit, submittal, or that have been returned for correction.							
	Account Template Name Recipient Name Amount Currency Effective Date Saved/Returned By Date Sa							
	*4512 - PRESTIGE PAYROLL Prestige Monthly Prestige Design 5,000.00 USD 12/16/20 ADMIN 12/16						12/16/	
	*4512 - PRESTIGE PAYROLL Prestige Monthly Prestige Design 5,000.00 USD 12/16/20 ADMIN 12/16/					12/16/		

Deleting a Saved or Returned One-time Wire

1.	Click Money Movement > Wire
2.	Click the View saved or returned wires requiring corrections link.
3.	Click the Delete request icon.
4.	Verify the wire as needed and then click Delete request .

TEMPLATE-BASED WIRES

About Template-based Wires

The template-based wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts using pre-defined templates.

A template is a preset format that defines the recipient, first and second intermediary (if applicable), and wire initiator information and is intended for repetitive use.

If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The Manage Alerts page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

Transmitted wire transactions include a 16-character sequence number comprised of the following elements:

Element	Description
YY	Year. Includes leading zeroes up to two digits.
DDD	Day of the year. Includes leading zeroes up to three digits. For example, January 1 would appear as 001.
xxxxx	Bank ID. Includes leading zeroes up to six characters.
99999	Wire sequence counter. Sequential order of transactions sent by companies under the Bank ID; includes leading zeroes up to five digits.

For wire transactions uploaded to Business eBanking through a file, a unique sequence number is generated for each transaction in the file. Sequence numbers are visible on the User Activity Report - Detail page (Administration > Self Administration > User Activity Report). Click on the link aligned with the transaction.

Templates

Creating a Template – Wire

1	Click Money Movement > Wire> Manage Templates				
2	Select or fill in the Debit In	formation options:			
	Template name	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			
	Wire Type (Required field)	Domestic Wire, Foreign Currency International Wire, or USD (U.S. Dollar) International Wire. A company user's enabled wire services determine the wire types available.			
	Account (Required field)	The account from which funds are drawn.			
	Send on date (Required field)	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.			
	Amount (Required field)	The dollar amount of the transfer. Commas 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.			
	Currency (Required field)	The type of currency. For example, U.S. Dollar. This field defaults to USD- US Dollar for domestic and USD International Wire requests.			
3	Click Continue .				
4	Select or fill in the Recipier	nt Information options:			
	Bank ID Type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.			
	Bank ID (Required field)	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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.			
	Bank name (Required field)	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.			
	Bank address 1	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.			
	Bank address 2	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.			
	Bank address 3	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.			
	Recipient account (Required field)	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.			

	Recipient name (Required field)	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.
	Recipient address 1 (Required field)	Up to 35 alphanumeric characters are allowed. Physical address is required. PO Box or variations thereof, are not permitted. Lack of, or inaccurate information, may delay the payment if the required information has not been provided. *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.
	Recipient address 2 (Required field)	Up to 35 alphanumeric characters are allowed. Physical address is required. PO Box or variations thereof, are not permitted. Lack of, or inaccurate information, may delay the payment if the required information has not been provided. *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.
	Recipient address 3	Up to 31 alphanumeric characters are allowed. Physical address is required. PO Box or variations thereof, are not permitted. Lack of, or inaccurate information, may delay the payment if the required information has not been provided. *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.
	Country (Required field)	Select country from provided drop down list.
	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. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.
5	If applicable, click the "Add	intermediary information" to Yes. Complete "Secondary Intermediary"
	Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
	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 type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires.
	Intermediary Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
	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.
	Bank address 1	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.
	Bank address 2	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.

1	1	I
	Bank address 3	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.
6	If applicable, fill in or chang	e the Wire Initiator Information options:
	Wire initiator name	This field is pre-filled with your company 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.
	Wire initiator address 1	This field is pre-filled with your company 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.
	Wire initiator address 2	This field is pre-filled with your company 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.
	Wire initiator address 3	This field is pre-filled with your company 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.
	Security code (Optional)	The code provided to you by the bank for security purposes.
7	Click Continue.	
8	Click Add template .	

Wire Template Confirmation

 \odot

The following wire transfer template has been edited successfully.

Enter a wire using this template | Enter multiple wires at the same time | Add another template

Debit Information

Template Name: CC TC2
Wire Type: Domestic wire

Account: Test Checking x107 - Checking - *0107

Currency: USD

Recipient Information

Bank ID Type: ABA

Bank ID: 026009593

Bank Name: BANK OF AMERICA, N.A., NY

Bank Address 1: NEW YORK

Bank Address 2 : NY

Recipient Account (If appropriate enter the IBAN): 123456
Recipient Name: John Doe

Recipient Address 1: 123 Main St
Recipient Address 2: Attn: Accounting

Recipient Address 3: Anywhere, VA 23111
Country: UNITED STATES - USA

Additional Information for Recipient: For Goods and Services

Wire Initiator Information

Wire Initiator Name: Union Bank & Trust Test Company

Wire Initiator Address 1: 45 TESTING AVE. APT 1
Wire Initiator Address 2: Test City, VA 22546

Copying a Template - Wire

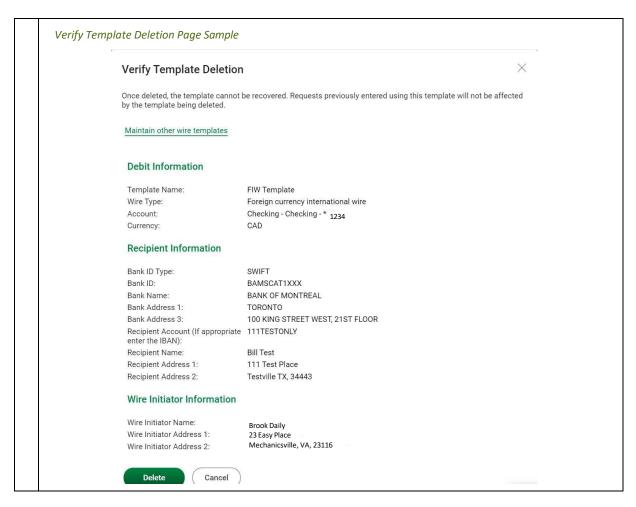
1.	Click Money Movement > Wire > Manage Templates.
2.	Click the link in the Template Name column for the template you want to copy.
3.	Click the Copy template icon.
4.	In the Template name field, type a unique name (up to 50 characters).
5.	Change the options in the following sections as needed: Debit Information , Recipient Information , First Intermediary Information (optional) , Second Intermediary Information (optional) , and Wire Initiator Information (optional)
6.	Click Add template.

Editing a Template - Wire

1.	Click Money Movement > Wire > Manage Templates.
2.	Click the link in the Template Name column for the template you want to edit.
3.	Click the Edit template icon.
4.	Change the options in the following sections as needed: Debit Information , Recipient Information , Second Intermediary Information (optional) , and Wire Initiator Information (optional)
5.	Click Save changes.

Deleting a Template - Wire

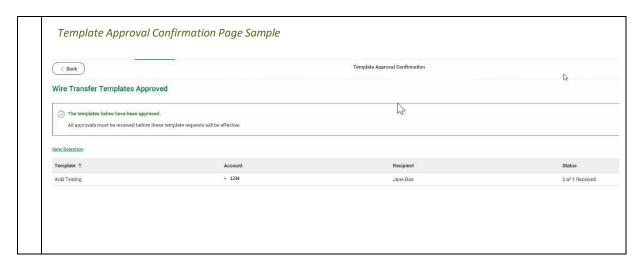
1.	Click Money Movement > Wire > Manage Templates.
2.	Click the Delete Template icon beside the template to delete.
3.	Verify the template as needed and then click Delete .



Approving Template Requests - Wire

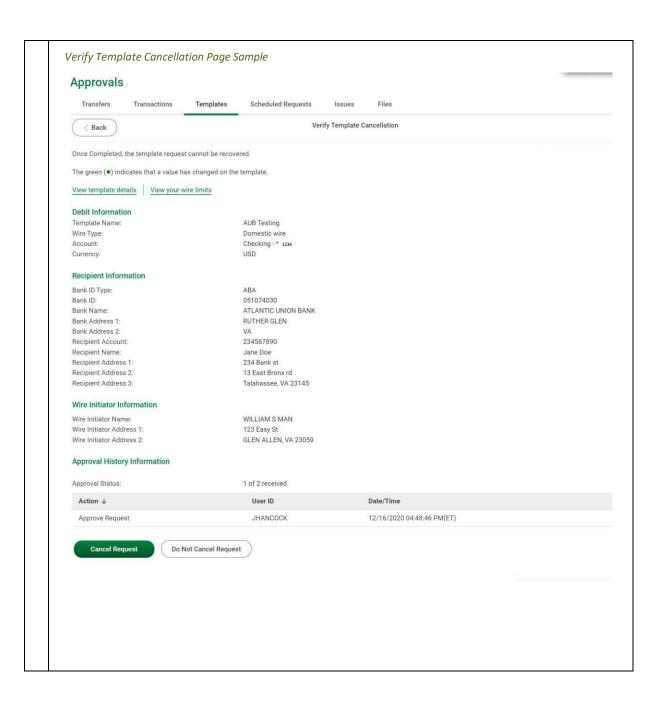
- 1. Click Approvals > Templates.
- 2. Select the templates to approve and then click **Approve**.

The template changes become effective once the required number of approvals is received.



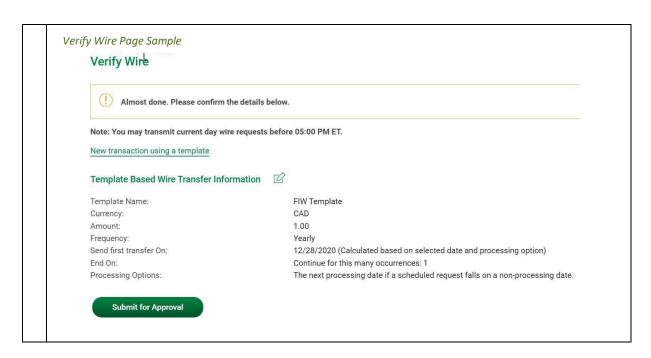
Canceling Template Requests - Wire

1.	Click Approvals > Templates.
2.	Click the link in the Template Name column for the template request you want to cancel.
3.	Click the Cancel template request link.
4.	Verify the template as needed and then click Cancel request .



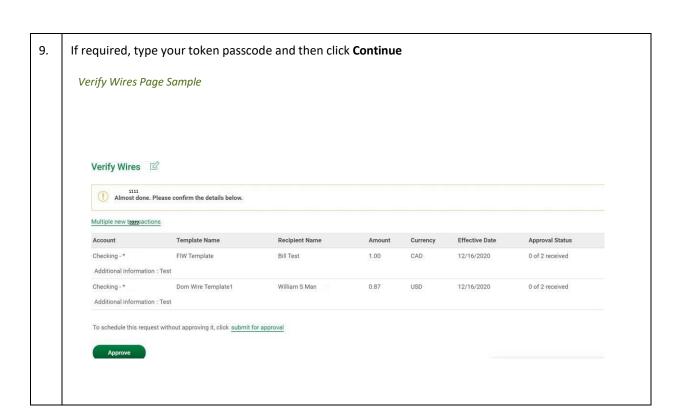
Wiring Money via Template

1	Click Money Movement >	Wire > Wire Via Template		
2	Complete the Template Ba	sed Wire Transfer Information fields and then click Continue:		
	Template name	List of pre-defined templates.		
	Amount	The dollar amount of the transfer. Commas 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.		
	Additional information	Information you want to appear with the transfer (this text is included in for the recipient your wire transfer history). Up to 140 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, question mark, apostrophe, dollar sign, and percent sign.		
	Frequency	Today only, One time, Weekly, Every other week, Twice a month - the 15th and last day of the month, Monthly, Monthly - last day of the month, Every three months, Every three months - last day of the month, Every six months, Every six months - last day of the month, Yearly, or Custom.		
	Next send on	The start date of the recurring wire.		
	End on	Continue indefinitely, continue until this date, or Continue for a specified number of occurrences.		
	Processing options	Use the next processing date if a scheduled request falls on a non-processing date or Use the previous processing date if a scheduled request falls on a non-processing date.		
	Security code (optional)	The code provided to you by the bank for security purposes.		
3	Verify the information as n	eeded and then click one of the following options:		
	Submit for approval	Approve the wire later or allow other users in the company to approve it.		
	Transmit	Approve and transmit the wire.		
	Approve	Approve the wire now.		
4	If required, type your token passcode and then click Continue .			



Wiring Money via Multiple Templates

1.	Click Money Movement >	Wire > Wire Via Multiple Templates	
2.	Select a Template name option.		
3.	In the Amount field, type the amount of money you want to transfer. Commas and decimals can be used when typing the amount of the transfer. If decimals are used, then two digits to the right of the decimal must be entered. If decimals are not used, the system defaults to whole dollars.		
4.	If desired, change the Send On Date .		
5.	Optional: In the Additional information for recipient field, type in text that will accompany the wire. Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma,		
6.	short dash, period, forward slash, colon, and question mark. If applicable, in the Security code field, type the code provided to you by the bank for security purposes.		
7.	Click Continue.		
8.	Verify the information as n	eeded and then click one of the following options:	
0.	Submit for approval	Approve the wire later or allow other users in the company to approve it.	
	Transmit	Approve and transmit the wire.	
	Approve	Approve the wire now.	



Scheduled Wires

About Transaction Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date or the number of transactions to make.

User Roles and Entitlements Required for Managing Scheduled Transactions

Task	Required Role	Required Account Entitlement
Scheduling a transaction	N/A	Entitled Account (for the account used in the scheduled transaction)
Approving a scheduled transaction or schedule	Approval	Allow Transmit (for the account used in the scheduled transaction)
Viewing a scheduled transaction	N/A	Entitled Account (for the account used in the scheduled transaction)

Note: In the table it is assumed the company user is enabled to the appropriate service.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all transactions governed by it. Any approvals previously applied to all transactions governed by the schedule are removed and the transactions must be re-approved. Edits cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all transactions associated with it are deleted.

Approvals for Schedules and Scheduled Transactions

Each transaction governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Transactions can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled transaction including requests scheduled by other company users. Once a scheduled transaction has received all required approvals, it is transmitted on the specified send on date.

If a transaction or schedule is modified, any approvals previously applied are removed and the transaction or schedule must be re-approved.

Scheduled Transaction Frequency Definitions

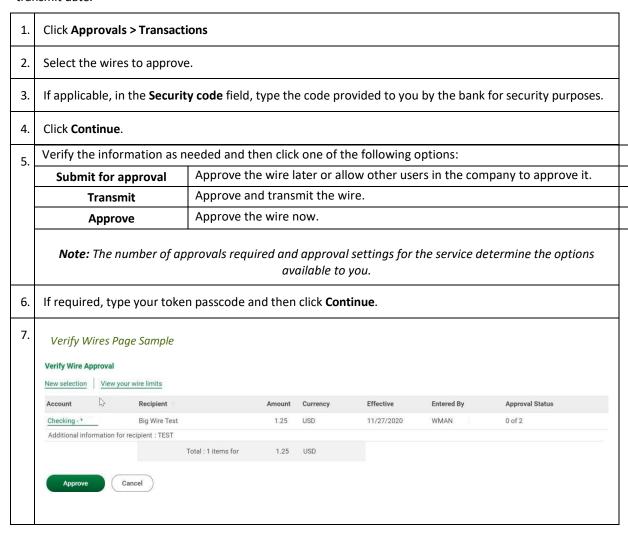
Frequency	Definition			
Today only	Sends the transaction once on today's date.			
One time	Sends the transaction once on a date in the future.			
Weekly	Sends the transaction on the same day each week.			
Every other week	Sends the transaction on the same day every other week.			
Twice a month - the 15 th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday, in which case transaction will send on the business day before the scheduled date.			
Monthly	Sends the transaction on the same date every month.			
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday, in which case transaction will send on the business day before the scheduled date.			
Every three months	Sends the transaction on the same day every three months.			
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.			
Every six months	Sends the transaction on same day every six months.			
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.			
Yearly	Sends the transaction on the same date every year.			
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported. When Custom is selected, a table appears next to the Send on field that allows you to select different send on dates.			

Note: Some frequencies may not be available for all services.

CURRENT-DAY WIRES

Approving Current-day Wires

Approve wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.



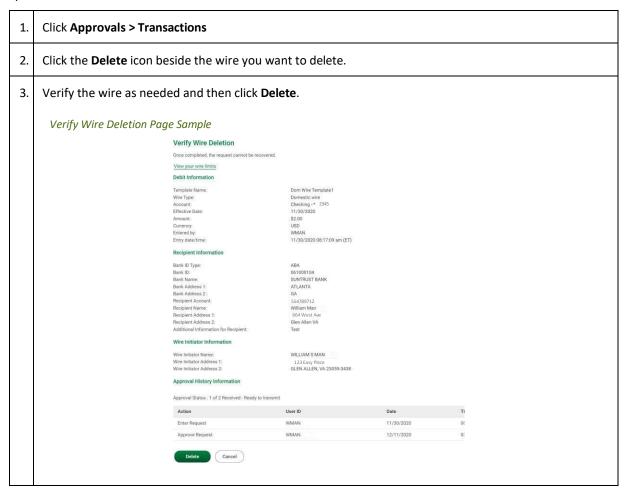
Editing Current-day Wires

An unapproved wire that has a current-day transmit date or a scheduled wire that was not approved prior to the transmit date can be edited. Editing a wire removes any approvals it received previously and the wire must be reapproved.

1.	Click Approvals > Transactions					
2.	Click the link in the Account column for the wire you want to edit.					
3.	Click the Edit request link.					
4.	Click Edit wire .					
5.	Edit the Debit Information options as needed and then click Continue .					
6.	Edit the options in the following sections as needed: Recipient Information, Second Intermediary Information (optional), and Wire Initiator Information (optional).					
7.	If applicable, in the Security code field, type the code provided to you by the bank for security purposes.					
8.	Click Continue.					
9.	Verify the information as n	eeded and then clic	k one of the	e following o	options:	
Submit for approval Approve the wire later or allow other users in the com					npany to approve it.	
	Transmit	Transmit Approve and transmit the wire.				
	Approve	Approve the wire	now.			
	Note: The number of approvals required and approval settings for the service determine the options available to you.					
10.	If required, type your token passcode and then click Continue .					
11.	Verify Wires Page Sample					
	Verify Wire Approval					
	New selection View your wire limits					
	Account Recipient	Amount	Currency	Effective	Entered By	Approval Status
	Checking - * Big Wire Test Additional information for recipient : TEST	1.25	USD	11/27/2020	WMAN	0 of 2
	Section of the Section Section Control of the	Total : 1 items for 1.25	USD			
	Approve					

Deleting Current-day Wires

Delete unapproved wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.



SEARCHING COMPLETED WIRES

1.	Click Money Movement > Wire > History			
2.	Select an Output to option:			
	• Screen			
	CSV file			
	• PDF			
3.	Select View , then select one or more Account options.			
4.	Select a Date range option:			
	Specific date			
	• From/To			
5.	Select a Status option:			
	• All			
	• TRANSMITTED			
	• PROCESSED			
	• CONFIRMED			
	• REJECTED			
	IN PROCESS (the transaction is pending validation from the bank)			
6.	Select a Wire type option:			
	Domestic wire			
	Foreign currency international wire			
	USD international wire			
	Wires uploaded via file			
7.	Click Generate report.			

