



Wire Transfer

USER GUIDE



CORPORATE

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Payments

Use the **Payments** menu to work with various payments. Access Transfer, Wire, ACH, Positive Pay, and Stop Payment options from this menu.

Wire

Within **Payments > Wire**, you can create recurring, future-dated, and one-time domestic and/or international wires. You can also create domestic and/or international creditors, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

Create USD Wire

Use the *Create USD Wire* view to create domestic, international, or multiple USD wires.

Create USD Wire ⁱ

1. Payment and Creditor Information

2. Review

3. Confirmation

☒ Domestic ☐ International [Create Multiple Wires](#)

Payment Information

Wire Company Name: *

John Q Customer ▼

Debit Account: *

Select Accounts Q

Creditor: * ⁱ

Select a Creditor Q

Wire Amount: *

0.00 USD

Frequency: *

One Time ▼

Effective Date: *

07/14/2025 📅

Purpose: *

Purpose of Payment

Additional Information: ⁱ

Sender to Receiver Info. Line 1 +

End to End ID: ⁱ

Review

Reset

Cancel

Creating a USD Domestic Wire

Domestic wires can be sent to individuals or companies banking within the United States.

1. Go to **Payments > Wire > Create USD Wire**.
2. On the *Payment and Creditor Information* tab, select *Domestic*.
3. Complete the fields.

TIP

Select **Reset** for the fields to return to their default settings.

Wire Company

Select the wire company that will be used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes.

Select  **Search** to select which account to debit.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

NOTE

If your creditor is not available, you can select **Enter Creditor**. The *Creditor Information* section opens for you to add the creditor before continuing with your wire creation. The entered creditor does not appear in the *Wire Creditor* view for future use.

Search Creditors

  Not found? [Enter Creditor](#)

Creditor Name ⇅	Creditor Account Number ⇅	Agent ID ⇅	Agent Name ⇅	Agent Country ⇅	
Test Test 314	123456789		OLD SECOND NATIONAL BANK		<button>Select</button>
Vendor One	1234567		BANK OF AMERICA NA		<button>Select</button>
John Q Company	1234567		FIRST-CITIZENS BANK & TRUST CO		<button>Select</button>

Wire Amount

The amount of the wire transaction.

Frequency

Select the frequency.

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection, you may be prompted to enter wire data in the following field options:

- **Effective Date**
- **Repeat On Days**
- **Repeat On**
- **Start On**
- **End On**


Effective Date

The effective date the wire transaction will occur.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select  **Delete** to remove an additional information line.

End to End ID

Enter any information that the creditor agent / institution will need to know in order to post the wire, such as a for-further-credit account number.

4. Select **Review**.
You proceed to the *Review* tab.
5. Review the information entered to ensure that it is accurate.
6. Select **Confirm**.

You proceed to the *Confirmation* tab, confirming that you have created a domestic wire.

NOTE

From this screen, you can select **Create Another Wire**, **Save as Template**, or **View Wire Activity**.

TIP

To save the creditor and bank details to reuse later, select **Save as Template**. Enter a unique **Template Name** and select **Create Template**. Templates may be subject to approval.

Creating a USD International Wire

USD international wires can be sent to individuals or companies that use a domestic intermediary for a foreign bank.

1. Go to **Payments > Wire > Create USD Wire**.
2. On the *Payment and Creditor Information* tab, select *International*.
3. Complete the fields.

TIP


Select **Reset** for the fields to return to their default settings.

Wire Company

Select the wire company that will be used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select

 **Search** to select which account to debit.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

NOTE


If your creditor is not available, you can select **Enter Creditor**. The *Creditor Information* section opens for you to add the creditor before continuing with your wire creation. The entered creditor does not appear in the *Wire Creditor* view for future use.

NOTE

When entering a new international creditor, all wires must be sent through Wells Fargo Bank unless otherwise noted in your wire instructions:

- Enter the account, name, and address for the creditor as provided by them, as well as any notes you would like to save.
- Click Continue.
- Under the “Intermediary Agent Information” section, click to “Add an Instructed Agent”, and enter the routing number 026005092 as the Agent ID.
- The remaining fields for the bank and location should fill in automatically.
- You do not need to provide an account number in this section.

Intermediary Agent Information

Domestic Intermediary Agent			
Agent ID: *	<input type="text" value="026005092"/> 	Agent Name: *	<input type="text" value="WELLS FARGO NY INTL"/>
Account Number:	<input type="text"/>	Agent City/Town Name: *	<input type="text" value="NEW YORK"/>
Notes: ⓘ	<input type="text"/>	Agent State/Country Sub Division:	<input type="text" value="NY"/>

Wire Amount

The amount of the wire transaction.

Effective Date

The effective date the wire transaction will occur.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select **Delete** to remove an additional information line.

End to End ID

Enter any information that the creditor agent / institution will need to know in order to post the wire, such as a for-further-credit account number.

4. Select **Review**.
You proceed to the *Review* tab.
5. Review the information entered to ensure that it is accurate.
6. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you have created an international wire.

NOTE

From this screen, you can select **Create Another Wire**, **Save as Template**, or **View Wire Activity**.

TIP

To save the creditor and bank details to reuse later, select **Save as Template**. Enter a unique **Template Name** and select **Create Template**. Templates may be subject to approval.

Creating Multiple USD Wires

1. Go to **Payments > Wire > Create USD Wire**.
2. On the *Payment and Creditor Information* tab, select *Create Multiple Wires*. You are transferred to the *Wire Creditors* page.

Create USD Wire ⓘ

1. Payment and Creditor Information 2. Review 3. Confirmation

☒ Domestic ☐ International **Create Multiple Wires**

Payment Information

Wire Company Name: * John Q Customer ▼

3. Select one or more check boxes beside the appropriate **Creditor Name**.

Select Creditors

<input type="checkbox"/>	Creditor Name ⇅	Account Number ⇅	Agent ID ⇅
<input type="checkbox"/>	ISO Test		
<input checked="" type="checkbox"/>	Test 04302025		
<input checked="" type="checkbox"/>	Test		
<input type="checkbox"/>	International Test		
<input type="checkbox"/>	Test Test 314		
<input type="checkbox"/>	Vendor One		

Initiate Payments

4. Select **Initiate Payments**.

The *Create Multiple Wires* page appears.

5. Complete the required fields for each **Creditor Name** selected. The fields available depend on if the wire is domestic or international.

Creditor: *

Wire Company Name: *

Debit Account: *

Destination Currency: *

Wire Amount: *

Effective Date:

Purpose: *

Additional Information: ⓘ

End to End ID: ⓘ

Remove

Creditor: *

Wire Company Name: *

Debit Account: *

Destination Currency: *

Wire Amount: *

Effective Date:

Purpose: *

Additional Information: ⓘ

End to End ID: ⓘ

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company

Select the wire company that will be used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select

 **Search** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

Effective Date

The effective date the wire transaction will occur.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select **Delete** to remove an additional information line.

6. Select **Review**.
You proceed to the *Review* tab.
7. Review the information entered to ensure that it is accurate.
8. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you have created multiple wires.

Create USD Wire from Template

Use the *Create USD Wire from Template* view to work with wire templates.

Creating USD Wires from Templates

1. Go to **Payments > Wire > Create USD Wire from Template**. The list of wire templates appears.
2. Select the check box next to the wire templates to initiate.

Wire Templates

Creditors

Create New Template

Download

Print

Type to filter

<input type="checkbox"/>	Template Name	Wire Type	Wire Company	Debit Account	Creditor Name	Status	Actions
<input type="checkbox"/>	Testing Wires	Domestic	John Q Customer	Operating	Test Test 314	Ready	Actions

NOTE

You cannot select a check box for templates not in a *Ready* status.

3. Select **Initiate Payments**.

If you select multiple templates to initiate simultaneously, the *Create Multiple Wires from Templates* page appears.

4. Complete the required fields for each template selected.

The fields available depend on if the wire is domestic or international.

Creditor: *	<input type="text" value="Test 04302025"/> <input type="button" value="Q"/>	Destination Currency: *	<input type="button" value="Select Currency"/>	Purpose: *	<input type="button" value="Purpose of Payment"/>
	<div></div>	Wire Amount: *	<input type="text" value="\$0.00"/> <input type="text" value="USD"/>	Additional Information: ⓘ	<input type="button" value="Sender to Receiver Info. Li"/>
Wire Company Name: *	<input type="button" value="Select Wire Company"/>	Effective Date:	<input type="text" value="07/14/2025"/>	End to End ID: ⓘ	<input type="text"/>
Debit Account: *	<input type="button" value="Select Accounts"/> <input type="button" value="Q"/>				

[Remove](#)

Creditor: *	<input type="text" value="Test"/> <input type="button" value="Q"/>	Destination Currency: *	<input type="button" value="Select Currency"/>	Purpose: *	<input type="button" value="Purpose of Payment"/>
	<div></div>	Wire Amount: *	<input type="text" value="\$0.00"/> <input type="text" value="USD"/>	Additional Information: ⓘ	<input type="button" value="Sender to Receiver Info. Li"/>
Wire Company Name: *	<input type="button" value="Select Wire Company"/>	Effective Date:	<input type="text" value="07/14/2025"/>	End to End ID: ⓘ	<input type="text"/>
Debit Account: *	<input type="button" value="Select Accounts"/> <input type="button" value="Q"/>				

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

Effective Date

The effective date the wire transaction will occur.

5. Select **Review**.

You proceed to the *Review* tab.

6. Review the information entered to ensure that it is accurate.

7. Select **Confirm**.

You proceed to the *Confirmation* tab, confirming that you have created multiple wires.

Upload Wires

Users can upload wire files to import their data into Treasury Management.

Uploading wire files eliminates the need to input individual wires when volume is a concern. Users can review, edit, and confirm wire file contents before submitting them.

Uploading Wire Files

Uploading wire files eliminates the need to input individual wires when volume is a concern. Users can review, edit, and confirm wire file contents before submitting them.

1. Go to **Payments > Wire > Upload Wires**.
2. Select the wire file to upload.
After the file uploads, an overview of each wire in the file appears, including the file name and summary details.
3. Select **Details** to view details for a selected wire.
Users can edit payment information while viewing the details.
4. If necessary, deselect any wires to exclude them from processing.
5. Select **Review**.
6. Verify that all information appears as expected.
You can view payment details by selecting **Details** if needed, and select the **Back** option to return and edit any incorrect wire details.
7. When all details appear accurate, select **Confirm**.

Create FX Wire

Use the *Create FX Wire* view to work with foreign currency wires.

Creating Foreign Currency Wires

1. Go to **Payments > Wire > Create FX Wire**.
2. Obtain a quote by completing the required fields.

The screenshot displays the 'Create FX Wire' interface. At the top, there's a header 'Create FX Wire' with a help icon. Below it is a progress bar with three steps: '1. Payment and Beneficiary Information' (active, highlighted in green), '2. Review', and '3. Confirmation'. The main content area is titled 'Payment Information'. It contains two rows of input fields. The first row is 'Destination Currency: *' with a dropdown menu showing 'Australian Dollar - AUD'. The second row is 'Wire Amount: * ⓘ' with a text input field containing '30.00' and a toggle switch for 'USD' which is currently turned on. Below these fields is a 'Get Quote' button.

Destination Currency

Select the currency that wire funds are converting to.

Wire Amount

Enter the amount of the wire. Use the slide bar to indicate if the entered amount is a USD value or a destination currency value. For example, indicate if you are sending \$1000.00 in USD or 1000 in Euros.

Get Quote

Displays the quote information, which includes the exchange rate, USD amount, foreign currency amount, fees, and total cost.

TIP

Select **Get New Quote** to change quote options.

Payment Information

⌚ 4:51

Rate:	0.7421		
USD Amount:	\$30.00	Exchange Fee:	\$0.01
AUD Amount:	40.43	Total Cost of Wire:	\$30.01

Get New Quote

3. Enter the payment information by completing the fields.

Wire Company

Select the wire company that will be used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select

 **Search** to select which account to debit.



Creditor

Select **Search** to select an existing creditor. Once selected, the creditor's information appears to the right of the field.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select  **Add** to add another additional information line, or select  **Delete** to remove an additional information line.

4. Select **Review**.
You proceed to the *Review* tab.
5. Review the information entered to ensure that it is accurate.

6. Select **Confirm & Accept Quote**.
7. Review and agree to quote terms by selecting **Accept**.


Accept Rate Quote

USD/AUD: 0.7421

4:28

USD Amount:	\$30.00		
AUD Amount:	40.43	Exchange Fee:	\$0.01
Effective Date:	01/29/2020	Total Cost of Wire:	\$30.01

Create Contract


By selecting 'I agree' and 'Accept', you are entering into a contract to transfer funds at the exchange rate that has been quoted.

Deadline:
The deadline to approve an international transfer is .

☐ I agree

8. Select **Confirm** to accept the quote contract.

NOTE

Changes cannot be made once the quote contract is accepted and confirmed.
You proceed to the *Confirmation* tab, confirming that you have created a foreign currency wire.

NOTE

From this screen, you can select **Create FX Wire**, **Create USD Wire**, or **View Wire Activity**.

Wire Activity

Use the *Wire Activity* view to work with wires.

Three icons appear throughout the *Wire Activity* view.



When this icon appears beside a wire, it means that there is an information message available for this wire transaction.



When this icon appears beside a wire, it means that the wire transaction has been changed.



When this icon appears beside a wire, it means that the wire transaction has an error.

Select the **Transaction ID**, and the *Wire Detail* window appears and displays both wire payment and creditor information.

Searching for a Wire Payment

1. Go to **Payments > Wire > Wire Activity**.
2. In the *Search Wire Payment* panel on the left, complete the fields, as necessary.

Wire Company Name

Select the wire company or companies to search for from this drop-down list.

Wire Type

Select *Both*, *Domestic*, or *International* to specify the wire search type.

NOTE

The **International** option may not appear depending on your bank's settings.

Status

Select any combination of the following options:

- *Select All*
- *Pending Approval*
- *Approval Rejected*
- *Ready for Quote*
- *Transmitted*
- *Cancelled*
- *Posted*
- *Failed*
- *Expired*
- *Scheduled*

All options are selected by default. You can select one or multiple options.

Debit Account

Select the affected debited wire accounts.

Creditor Name

Enter the creditor's full name.

Transaction ID

The transaction ID that generated when the wire was submitted.

OMAD

Stands for Output Messaging Accountability Data. This entry represents a combination of a date, destination identifier, and sequence number assigned to a FedWire message when it is processed by the Federal Reserve Bank Funds Transfer application.


Currency

Select a currency from the drop-down list that the financial institution supports.


Wire Amount

Select *Specific Amount* or *Amount Range* from this drop-down list, and then enter the wire amount, if applicable.

Effective Date

Enter the wire's *Specific Date* or *Date Range*, if applicable, and then enter the date using the  calendar feature.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

TIP

Select **Reset** for the fields to return to their default settings.

Editing a Wire

NOTE

You can only edit USD (domestic and international) wires. You cannot edit foreign currency wires.

1. Go to **Payments > Wire > Wire Activity**.
2. Select the **Transaction ID**.
3. Select **Edit**.

You can only edit if the wire transaction has a status of:

- *Approval Rejected*
- *Failed*
- *Scheduled*

4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Approving or Rejecting a Wire

1. Go to **Payments > Wire > Wire Activity**.
2. Select the check box beside the **Transaction ID**.
3. Select **Approve** or **Reject**.
The *Approve this Wire* or *Reject this Wire* dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

Canceling a Wire Transfer

You can only cancel USD (domestic and international) wires. You cannot cancel foreign currency wires.

1. Go to **Payments > Wire > Wire Activity**.
2. Select **Cancel Wire**.
The *Cancel Wire* dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Wire**.

Wire File Activity

The *Wire File Activity* view allows users to work with wire files.

The *Wire File Activity* screen shows a list of wire files that users have uploaded. Users can access this information via the navigation menu by selecting **Payments > Wire > Wire File Activity**.

Users can view the following information for uploaded wires:

- **File Name**
- **File Size**
- **Uploaded By**
- **Total Amount**
- **Total Wires**
- Wire statuses, including *Approved / Submitted, Pending, Rejected, and Expired*.

Users can select to **Review** one or more wires to view only activity associated with the selected items.

Users are also able to **Search Wire File Activity** based on the following factors:

- **File Name**
- **Updated By**
- **Upload Date**
- **Total Amount**

Recurring Wires

Use the *Recurring Wires* view to work with recurring wires.

Only wires that were created with a recurring **Frequency** appear on this list.

Select the **Transaction ID**, and then the *Recurring Wire Detail* screen appears and displays both wire payment and creditor information.

Searching for a Recurring Wire

1. Go to **Payments > Wire > Recurring Wires**.
2. In the *Search Recurring Wire* panel, complete the fields, as necessary.

Status

Select any combination of the following options:

- *Select All*
- *Pending Approval*
- *Approval Rejected*
- *Cancelled*
- *Scheduled*
- *Completed*
- *Failed*

All options are selected by default. You can select one or multiple options.

Debit Account

Select the affected debited wire accounts.

Creditor Name

Enter the creditor's full name.

Transaction ID

The transaction ID that generated when the wire was submitted.

Frequency

Select any combination of the following options:


- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

All are selected by default.


Wire Amount

Select *Specific Amount* or *Amount Range* from this drop-down list, and then enter the wire amount, if applicable.

Next Payment Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature. Select *Specific Date* to search for when a scheduled wire is going to be transmitted next on a specific date. Select *Date Range* to search for when a scheduled wire is going to be transmitted next within a date range.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

TIP

Select **Reset** for the fields to return to their default settings.

Editing a Recurring Wire

1. Go to **Payments > Wire > Recurring Wires**.
2. Select the **Transaction ID**.
3. Select **Edit**.

NOTE

You cannot edit a recurring wire in a *Pending Approval* status.

4. Edit the fields as necessary.
5. Select **Review**.
6. Select **Confirm**.

Canceling a Recurring Wire Series

1. Go to **Payments > Wire > Recurring Wires**.
2. Select **Cancel Series** beside the recurring wire. The *Cancel Wire* dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Wire**.

Wire Templates

Use the *Wire Templates* view to work with wire templates.

You can select check boxes for certain templates or select all that are ready. Use the **Actions** drop-down menu to *Initiate*, *View*, *Edit*, or *Delete* a wire template. Select the **Template Name** link to view, edit, or delete its details.

You can sort the information in ascending or descending order by selecting individual column headers. Select templates with a **Ready** status to initiate a payment.

From this view, you can also work with templates to perform the following options, based on status:

- View templates
- Initiate templates
- Delete templates
- Edit templates
- Search templates
- Create templates

Creating a Wire Template

1. Go to **Payments > Wire > Wire Templates**.
2. Select **Create New Template**.
3. Select whether the wire template is *Domestic* or *International*.

NOTE

The **International** option may not appear depending on your institution's settings.

4. Complete the following fields on the *Payment and Creditor Information* tab.

Template Name

Enter the name of the template.

Wire Company

Select the wire company that will be used to originate the wire.

Debit Account

Select the affected debited wire accounts.



Creditor

Type the creditor's name or select the search icon from your list of creditors.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select  **Add** to add another additional information line, or select  **Delete** to remove an additional information line.

5. Select **Review**.
You proceed to the *Review* tab.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that the wire template is ready.

NOTE

From this screen, you can **Create Another Wire Template** or **View Wire Templates**.

Searching for a Wire Template

1. Go to **Payments > Wire > Wire Templates**.
2. Complete the fields in the *Search Templates* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Template Name

Enter the name of the template.

Wire Company

Select the wire company that will be used to originate the wire.

Wire Type

Select *Both*, *Domestic*, or *International* to specify the wire search type.

NOTE

The **International** option may not appear depending on your bank's settings.

Status

Select *All* (default), *Pending Approval*, *Approval Rejected*, or *Ready* to narrow the search results.


Debit Account

Select the affected debited wire accounts.

Creditor Name

Enter the creditor's full name.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

The *Wire Templates* view allows you to view and work with templates that are in the following statuses: *Pending Approval*, *Approval Rejected*, or *Ready*.

Wire Creditors

Use the *Wire Creditors* view to work with creditors.

You can work with creditors that are in *Pending Approval*, *Approval Rejected*, or *Approved* status. The ability to edit or delete a creditor is limited if the creditor is linked to a wire template.

Creditor Name

Select to see the *Creditor Detail* window. From this window, depending on the status of the creditor, you can edit the details, and approve or reject this person as a creditor.

Actions Drop-Down Menu

The following options are available from the **Actions** drop-down menu:

- *View*
- *Initiate*
- *Delete*

Initiating Wire Payments

You can only initiate USD (domestic and international) wires using these steps.

1. Go to **Payments > Wire > Wire Creditors**.
2. Select one or more check boxes beside the appropriate **Creditor Name**.
3. Select **Initiate Payments**.
The *Wire Details* page appears.
4. Complete the required fields for each **Creditor Name** selected.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company

Select the wire company that will be used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select

 **Search** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*



Effective Date

The effective date the wire transaction will occur.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select  **Add** to add another additional information line, or select  **Delete** to remove an additional information line.

5. Select **Review**.
You proceed to the *Review* tab.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you have created multiple wires.

Searching Creditors

1. Go to **Payments > Wire > Wire Creditors**.
2. In the *Search Creditors* panel on the left, complete the fields as necessary.

Type

Select *Both*, *Domestic*, or *International* to specify the creditor search type.

Status

Select *All* (default), *Pending Approval*, *Rejected*, or *Ready* to narrow the search results based on the creditor's status.

Name

Enter the creditor's full name.

Account Number

The account number tied to the creditor.

Bank ID

Enter the creditor's bank ID.


Bank Name

Enter the creditor's bank name.

Country

Select the country in which the creditor lives from the drop-down list.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

TIP

Select **Reset** for the fields to return to their default settings.

Editing a Creditor

1. Go to **Payments > Wire > Wire Creditors**.
2. Select the **Creditor Name**.
A *Creditor Detail* window appears.
3. Select **Edit**.
4. Edit the fields, as necessary.
5. Select **Review**.
Success! This Creditor is ready for use appears.

Approving or Rejecting a Creditor

1. Go to **Payments > Wire > Wire Creditors**.
2. Select the check box next to the **Creditor Name**.
3. Select **Approve** or **Reject**.
The *Comments For Status Change* dialog box appears.
4. Enter a comment in the field, if necessary, and then select **Approve** or **Reject**.

You can also approve or reject a creditor while editing a creditor on the *Creditor Detail* window. From this window:

1. Select **Approve** or **Reject**.
The *Comments For Status Change* dialog box appears.
2. Enter a comment in the field, if necessary, and then select **Approve** or **Reject**.

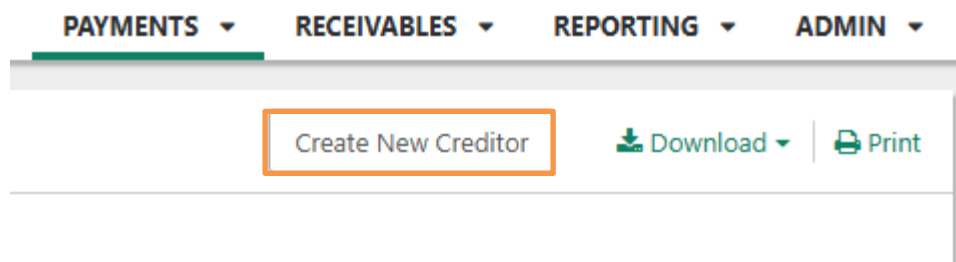
Deleting a Creditor

1. Go to **Payments > Wire > Wire Creditors**.
2. Select **Delete Creditor**.
The *Confirm Deletion* dialog box appears.
3. Enter a comment in the field, and then select **Delete Creditor**. This creditor is removed and no longer exists in the system.

Creating a Domestic Creditor

Domestic creditors can receive single, future-dated, or recurring domestic wires.

1. Go to **Payments > Wire > Wire Creditors**.
2. Select **Create New Creditor**.



- On the *Creditor Information* tab, select *Domestic*.

- Complete the fields.

TIP

Select **Reset** for the fields to return to their default settings.

Agent ID

Enter the creditor's bank ID / routing number.

Agent Name

Enter the creditor's bank name.

Agent City/Town Name

Enter the city where the bank that the creditor uses is located.

Agent State/Country Sub Division

Enter the state or territory where the bank that the creditor uses is located.

Account Number

Enter the creditor's account number that receives the wire credit.

Re-enter Account Number

Re-enter the creditor's account number that receives the wire credit.

Name

Enter the creditor's full name.

Country

Enter the country where the creditor is located.

Building Number

Enter the numeric part of the creditor's street address. IE: If the full street address is "37 S River St", enter the number "37" in this field.

Street Name

Enter the name of the street where the creditor is located. IE: If the full street address is “37 S River St”, enter “S River St” in this field.

City/Town Name

Enter the city or town where the creditor is located.

State/Country Sub Division

Enter the state or territory where the creditor is located.

Post Code

Enter the ZIP code of the bank that the creditor uses.

Notes

Enter any additional information about this creditor. Note that information entered into this field is for your reference only. It will not transmit with any wires to the creditor.

5. Select **Review**.
You proceed to the *Review* tab.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you have successfully created a domestic creditor. Depending on your settings, you may not be able to send a domestic wire to this creditor until they are in an *Approved* status.

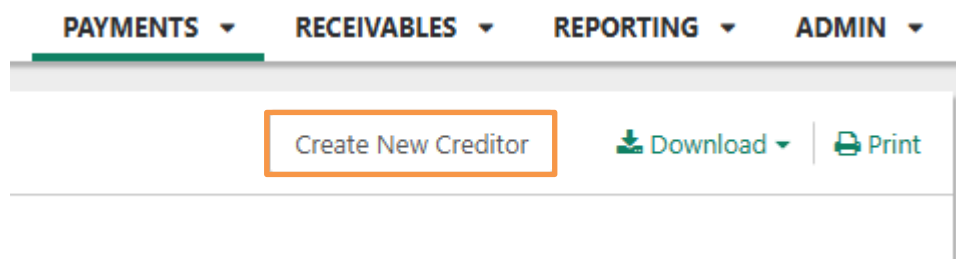
NOTE

From this screen, you can select **Send a Wire to this Creditor**, **Create Another Creditor**, or **Wire Creditors**.

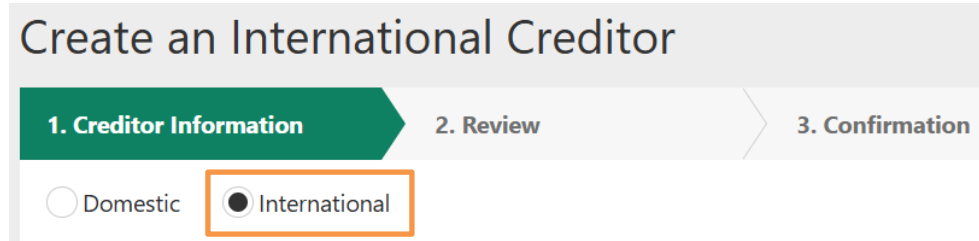
Creating an International Creditor

International creditors can receive immediate domestic intermediary or foreign bank wires.

1. Go to **Payments > Wire > Wire Creditors**.
2. Select **Create New Creditor**.



3. On the *Creditor Information* tab, select *International*.



Create an International Creditor

1. Creditor Information 2. Review 3. Confirmation

☐ Domestic ☒ International

4. Select *USD* for the **Currency Type** field.

NOTE

Foreign currency cannot be sent through this website. Companies sending wires in foreign currency must enroll for the “FX Wires” service and navigate those menus separately.

5. Complete the fields.

TIP

Select **Reset** for the fields to return to their default settings.

Account Number

Enter the creditor's account number that receives the wire credit.

Re-enter Account Number

Re-enter the creditor's account number that receives the wire credit.

Name

Enter the creditor's full name.

Country

Enter the creditor's country.

Address

Enter the creditor's receiving location's address.

City

Enter the creditor's city.

State/Province/Territory

Enter the creditor's state, province, or territory information.

Postal Code

Enter the creditor's ZIP code.

Notes

Enter any additional information about this creditor.

Bank ID

Enter the creditor's bank ID. Select the drop-down menu to choose the applicable field of *Swift Code*, *IBAN Number*, or *Sort Code*.

Bank Name

Enter the name of the bank that the creditor uses.

Country

Enter the country where the bank that the creditor uses is located.

Bank Address

Enter the bank's address that the creditor uses.

City

Enter the city where the bank that the creditor uses is located.

State/Province/Territory

Enter the state, province, or territory where the bank that the creditor uses is located.

Postal Code

Enter the ZIP code of the bank that the creditor uses.

6. Follow the steps below for each situation as needed:

Adding a domestic intermediary bank.

1. Click the Add Instructed Agent button under the intermediary section.
2. Select **Search**, and then select the correct bank from the *Bank Lookup* screen.
The system auto-fills the required fields.
3. If the creditor has not provided information for a domestic intermediary bank, enter bank routing 026005092 into the **Agent ID** field. Otherwise, enter the routing number provided by your creditor. The **Agent Name**, **City**, and **State** will automatically populate to match information from the routing number. The **Account Number** and **Notes** are not required.

Adding an international intermediary bank.

1. Click the Add International Intermediary Bank button under the intermediary section.
2. Select **Search**, and then select the correct bank from the *Bank Lookup* screen.
The system auto-fills the required fields.
3. Alternatively, enter the **Agent ID**, and then select if the ID is a *Swift Code*, *IBANNumber*, or *Sort Code* from the drop-down list.
4. The **Agent Name**, **Country**, **City/Town**, and **State/Sub Division** will automatically populate to match information from the routing number.

Submitting the Creditor

1. Select **Review**.
You proceed to the *Review* tab.
2. Review the information entered to ensure that it is accurate.
3. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you have successfully created an international creditor. Depending on your settings, you may not be able to send an international wire to this creditor until they are in an *Approved* status.

NOTE

From this screen, you can select **Send a Wire to this Creditor**, **Create Another Creditor**, or **Wire Creditors**.

Wire Upload Formats

Users can manage wire upload formats from this screen.

The *Wire Upload Template Formatting Tool* allows users to build either a fixed position or delimited file map by selecting **Create New Format**.

Users can also delete or view formats from this screen. By selecting the **Upload Format** name, users can view and edit the selected format.

Creating Wire Upload Formats

Wire upload formats allow users to manage how Treasury Management imports uploaded wire files.

1. Go to **Payments > Wire > Wire Upload Formats**.
2. Select **Create New Format**.
The *Wire Upload Template Formatting Tool* launches.
3. Select the tab for the format desired.
Users can select either **Delimited** or **Fixed Position**.
4. Complete the fields as desired to determine how amounts and dates appear.
5. Map the field positions as desired.

You can drag and drop the different fields to reorder them.

In delimited file formats, the position in the file appears as the tile number and updates when the tile is moved. In fixed position file formats, the tiles show the position on the file and the length of the field. Users can adjust the length by using the up or down arrows.

Optional tiles appear below the required fields. While you cannot move any required fields into the optional section, you can move optional titles to the primary section. Additionally, you can use a filler tile as a placeholder to account for items in files which are not included in payment details.

6. Select **Save** to save the upload format.