

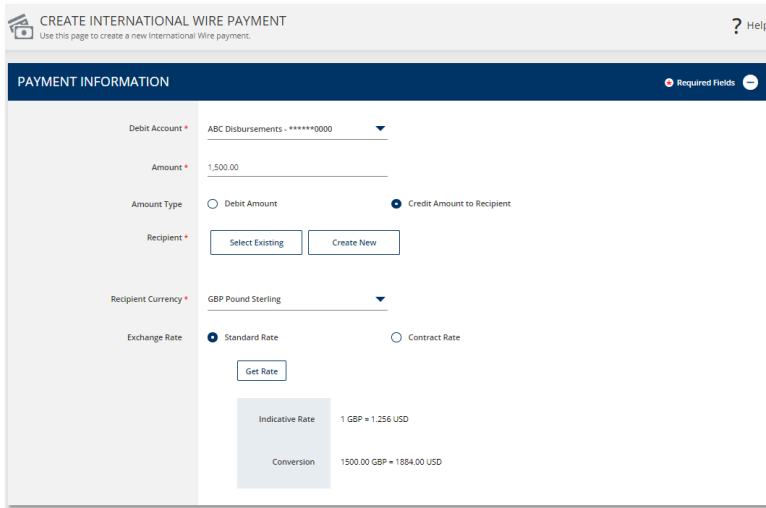
INTERNATIONAL WIRE PAYMENTS

Treasury Internet Banking’s International Wire feature allows you to send funds abroad quickly and easily to both individuals and businesses.



Navigation

Navigate to the *Payments* menu and select *International Wire* from the *Create Wire Payments* sub-menu.



Payment Creation

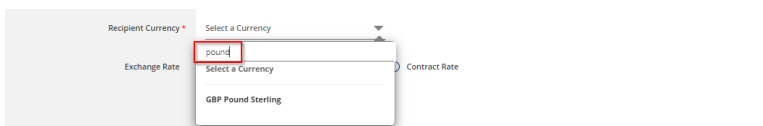
STEP 1: PAYMENT INFORMATION

On the payment creation screen, enter the required details in the *Payment Information* section.

Select the *Debit Account* from the dropdown list.

Enter the *Amount* of the wire and then select the *Amount Type*:

- Select *Debit Amount* if the amount entered is the US dollar amount to be debited from your account.
- Select *Credit Amount to Recipient* if the amount entered is the foreign exchange amount to be credited to the recipient's account.



Select *Recipient Currency* from the dropdown list.

The convenient ‘*Smart Search*’ feature allows you to search the list by currency code or name.

You can also simply use the scroll bar to locate the desired currency.

The best practice is to send international payments in the appropriate foreign currency. This expedites processing and minimizes exposure to both foreign currency fluctuations and payment risk.

When you send an international wire in foreign currency rather than U.S. Dollars, the exchange rate is locked in up front, the potential for lifting fees is reduced, and the recipient may receive the funds sooner.

To send a payment in a currency that is not listed, please contact the bank’s Foreign Exchange Department.

Next, choose the *Exchange Rate* type:

- Select *Standard Rate* to use the published Exchange Rate.
- Click the *Get Rate* button to apply the Standard Rate and calculate the conversion amount.

Transactions greater than \$25,000 US Dollars equivalent are eligible for an improved exchange rate. To obtain an improved rate and contract number, please contact the bank's Foreign Exchange Department prior to submitting the transaction.

STEP 2: RECIPIENT

There are two ways to enter recipient information.

- *Select Recipients* enables you to select recipients from your Master Recipient List.
- *Create New* allows you to enter the information manually.

For best practice, obtain routing instructions directly from the beneficiary. Sending international wires without the required information may cause the wire to be delayed, returned, or assessed additional fees.

As a reminder, please be aware of fraud attempts and use extra caution when entering or modifying recipient information based on email instructions, especially requests stressing urgency or secrecy.

Verify payment instructions using a phone number on file (not one given by the requester).

Select *Create New* to enter new recipient information.

Enter the required information on the *Create Recipient* overlay.

Enter the *Recipient Name* (up to 35 characters) as it appears on their bank account. Some foreign banks will reject payments if the recipient's name does not exactly match the account name.

Select the *Recipient's ID Type* from the dropdown list and enter the *ID*.

For best practice, enter the recipient's full legal street address.

There are two options to provide the recipient's *Bank* information:

- *Select from List* allows you to search for the bank from the online Bank Lists.
- *Enter Bank Information with Bank ID* allows you to enter the Fed routing number (ABA) if you already have the information.

In the *Options* field, you may select:

- *Save to Master Recipient List* to save the recipient information for future use. When creating future payments, you will be able to use the *Select Existing* option instead of entering the recipient manually.
- *Add Contact Information* to capture additional recipient details such as address, phone number, and email address.

Click *Continue* to proceed.

Review the entered details on the *Preview Recipient* screen and click *Submit*.

STEP 3: ADDITIONAL INFORMATION

The additional *Routing Instructions* fields are rarely needed. Unless you are specifically provided with Intermediary Bank or Receiving Bank routing instructions, the Recipient Bank information is sufficient.

Use the *Details of the Payment* field to provide additional information to the beneficiary about the payment.

For best practice, provide a brief description about the purpose of the wire to avoid processing delays; this information is required by many foreign banks.

When entering information, each line can contain up to 35 characters. Click the + icon to add more lines as needed. Please note that lines cannot be skipped; if you have a blank line, the wire payment will be rejected.

The *Reference* field should not be used.
Including information in this field may result in processing delays and additional fees.

STEP 4: PAYMENT DATE

Enter the *Value Date* or use the *Get Value Date* button to automatically get the next available date available. The Value Date is the expected date of receipt of funds at the recipient's bank.

Value dates for foreign currency wires are always two business days in advance, with the exception of Canada and Mexico, which are both one business day.

For your convenience, international payments may be future-dated. However future-dated foreign exchange payments using Standard Exchange Rates are automatically updated to the current day's exchange rate before being released to the bank for processing.

To lock in an exchange rate for a payment to be made in the future, please contact the bank's Foreign Exchange Department for a Forward Contract.

Frequency * One-Time Only Recurring

The default payment *Frequency* is One-Time-Only.

Select the *Recurring* radio button if desired to create a recurring payment.

Recurring payment options include the ability to specify the total number of payments or to continue until further notice or until a specific date.

Select *Continue* to proceed with the payment.

PREVIEW INTERNATIONAL WIRE PAYMENT ? Help
Use this page to preview an International wire payment.

PAYMENT INFORMATION Required Fields

Debit Account	ABC Disbursements - ****H0000
Amount	£ 1,500.00
Debit Amount	1884.00 USD (calculated)
Amount Type	Credit Amount to Recipient
Recipient	XYZ London 987654321 1717 Place Street Anytown, England UK
Bank	LONDON TRUST BANK PLC SWIFT (International) LOTBGB21
Recipient Currency	GBP
Exchange Rate	Standard Rate
Rate	1 GBP = 1.256 USD


ADDITIONAL INFORMATION

Details of Payment: Invoice 22-3333333

PAYMENT DATE

Value Date	08/31/2022
Send Date	08/29/2022
Frequency	One-Time Only

On the *Preview Payment* screen, review the wire payment details and click *Submit Payment* to complete the process.

 **Successful Submit**
 Payment 31U2U41UXH has been successfully created. Total amount: £ 1,500.00.

A *Successful Submit* message displays to confirm the payment submission.

Select *Save as Template* for faster payment processing in the future, or *Payment Center* to view the payment details and status.

CREATE INTERNATIONAL WIRE TEMPLATE
Use this page to create a new International Wire template.

TEMPLATE INFORMATION Required Fields

Template Activation Active Inactive

Template Name * XYZ London

Debit Account * ABC Disbursements - *****0000

Recipient *

XYZ London
987654321
1717 Place Street
Anytown, England UK

Bank LONDON TRUST BANK PLC
SWIFT (International) LOTBGB21

Template Limit Enter a Template Limit

Creating a Template from a Payment

STEP 1: TEMPLATE INFORMATION

After submitting a payment, select the *Save as Template* button.

On the *Create Template* screen, enter a unique *Template Name*. For best practice, avoid using special characters.

Assigning an optional *Template Limit* provides an additional layer of security. When the template is used to create a payment, the total amount of the batch cannot exceed this limit.

The *Debit Amount* options allow you to define how the dollar amount is determined when the template is used.

Debit Amount Define amount when payment is created

Changeable amount (can be changed when payment is created)

Exact amount (cannot be changed when payment is created)

Amount Type Debit Amount Credit Amount to Recipient

Amount 1,500.00

Recipient Currency * GBP Pound Sterling

- Select *Define amount when payment is created* to leave the amount blank in the template and enter it each time the payment is created.
- Select *Changeable amount* to enter an amount in the template but allow it to be changed when the payment is created.
- Select *Define an amount that cannot be changed when the payment is created* to prevent the amount from being modified when the template is used.

STEP 2: ADDITIONAL INFORMATION

In the *Details of Payments* section, select *Allow changes when making payments* to permit the optional text field to be updated when the template is used.

Click *Continue* to create the template.

Review the information on the *Preview Template* screen and click *Submit Template* to complete the process.



The *Successful Submit* message is displayed to confirm successful submission. Go to *Template Center* to view the template status.

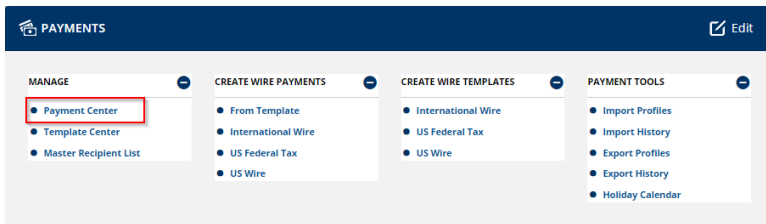
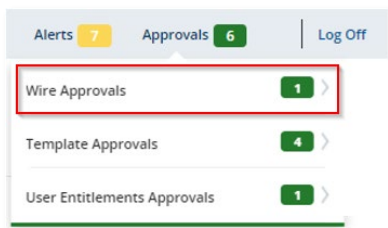
Approving a Payment

A security best practice is to require secondary approval for payment origination.

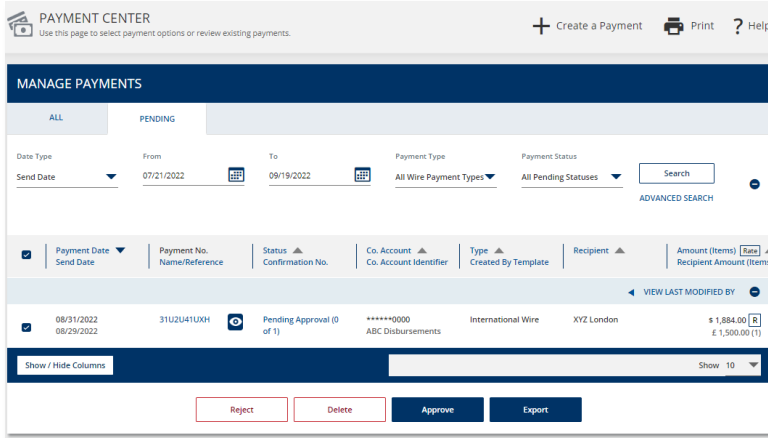
STEP 1: NAVIGATION

Use the convenient *Notification Center* at the top right corner of the screen to quickly navigate to the *Payment Center* to view payments pending approval.

Or select the *Payment Center* from the *Payments* menu.



The approver is responsible for reviewing all information for accuracy, including the payment (value) date, payment frequency, recipient, and dollar amount.



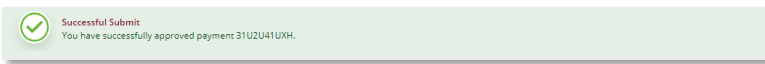
STEP 2: APPROVAL

Payments must be approved before the cutoff time on the **Send Date** shown in the *Payment Center*.

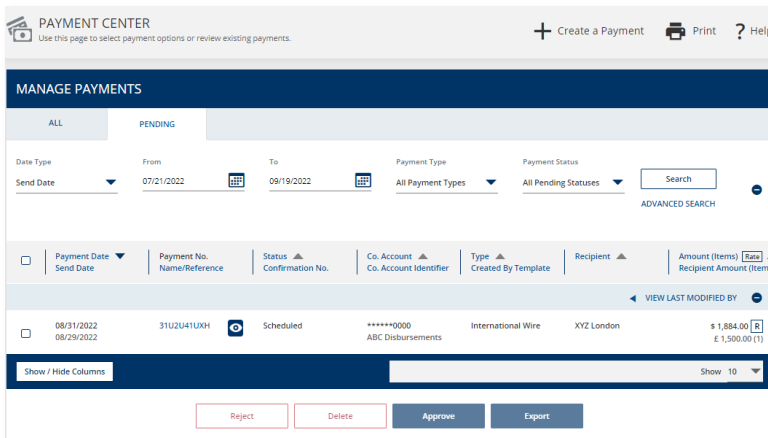
Click the *Pending Approval* hyperlink to view the details of a payment prior to approval. Click the *Approve* button on the payment details screen.

Alternately, to approve a pending payment without viewing the details, select the checkbox next to it and click the *Approve* button.

A *Successful Submit* message confirms the payment approval.



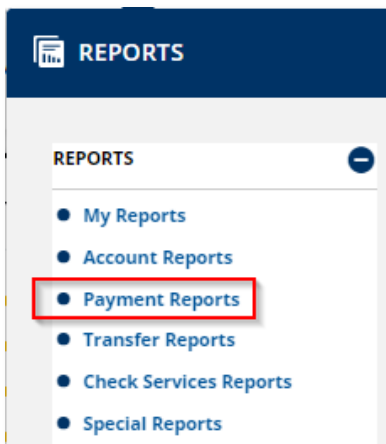
NOTE: When approving recurring payments, authorization is being granted for the entire series of payments, including payments scheduled for future dates.



Future-dated payments remain in the *Payment Center* with a *Scheduled* status until the Send Date.

While in a *Scheduled* status, the payment may be deleted or modified. Modified payments must go through the approval process again.

Once the payment is processed, the status is updated to *Confirmed* and includes a Confirmation Number for your reference.



Payment Reports

Reports pertaining to wire payments, templates, and recipients are available within the *Reports* menu.

Select *Payment Reports* to view the report options.

You may also add your favorite standard and customized reports to the *My Reports* screen for easier access.