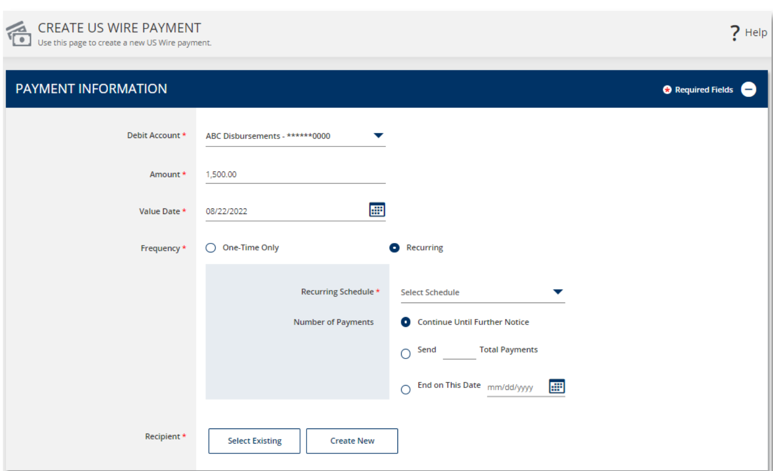
US WIRE PAYMENTS

Treasury Internet Banking's US Wire payment feature allows you to send funds quickly and easily to individuals and businesses throughout the United States.

Navigation

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



Payment Creation

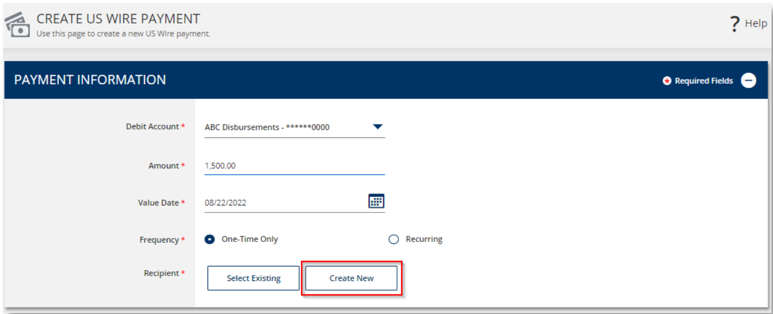
STEP 1: PAYMENT INFORMATION

1. On the payment creation screen, enter the required details in the *Payment Information* section.
2. Select the *Debit Account* from the dropdown list.
3. Enter the *Amount* of the wire.
4. Enter or use the calendar icon to select the *Value Date.* This is the date you want the payment to be received by the recipient(s).

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

5. 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.



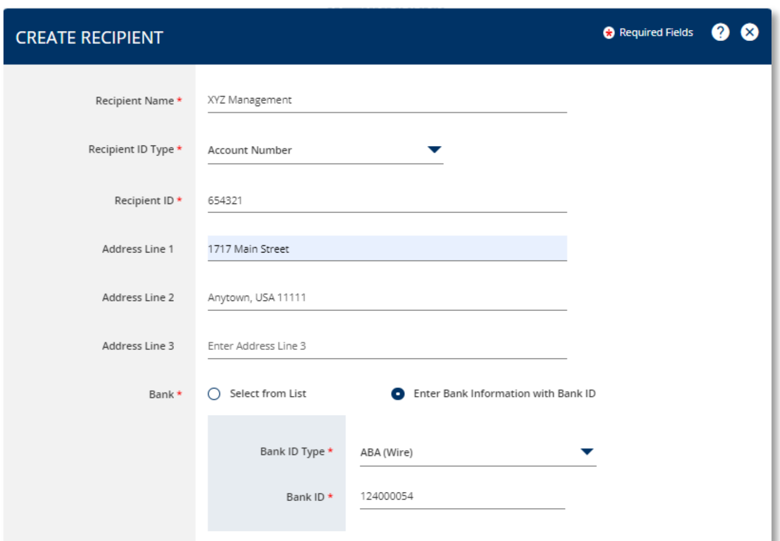
STEP 2: RECIPIENT

There are two ways to enter recipient information.

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

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).



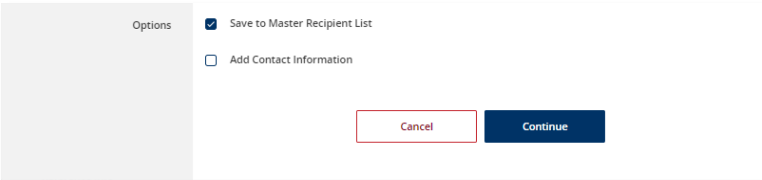
3. Select *Create New* to enter new recipient information.
4. Enter the required information on the *Create Recipient* overlay.
5. Enter the *Recipient Name* (up to 35 characters).
6. Select the *Recipient's ID Type* from the dropdown list and enter the *ID.*

Optionally, you may enter the recipient 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.

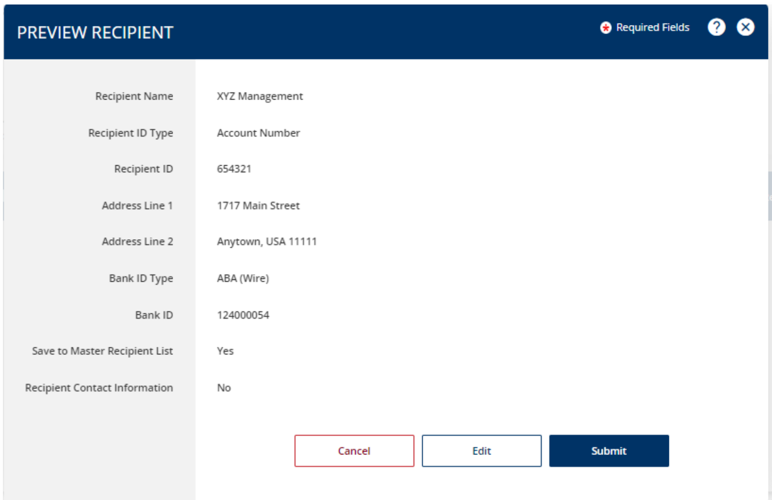
For more information about the Bank Lists, please refer to the Manage Standard and Preferred Banks training session.



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.

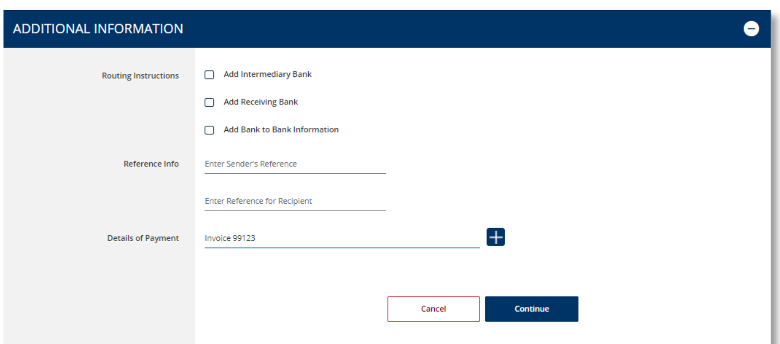
7. Click *Continue* to proceed.
8. Review the entered details on the *Preview Recipient* screen and click *Submit*.



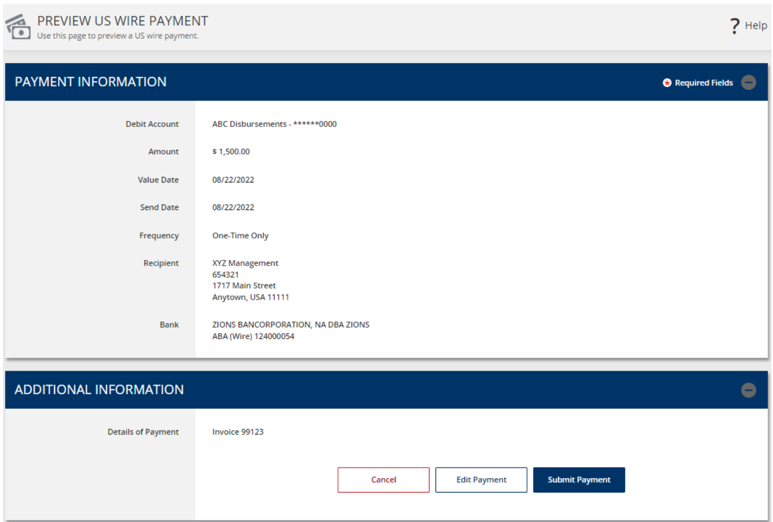
STEP 3: ADDITIONAL INFORMATION

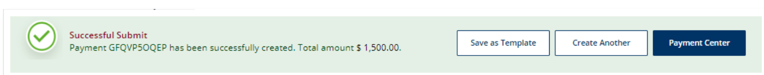
Occasionally the recipient's payment instructions require additional routing through an Intermediary bank or a Receiving bank.

1. Use the optional *Routing Instructions* section to provide this information.
2. Use the *Details of the Payment* field to provide additional information to the beneficiary about the payment.
3. Click the plus (+) icon to insert additional field lines.
4. Select *Continue* to proceed with the payment.

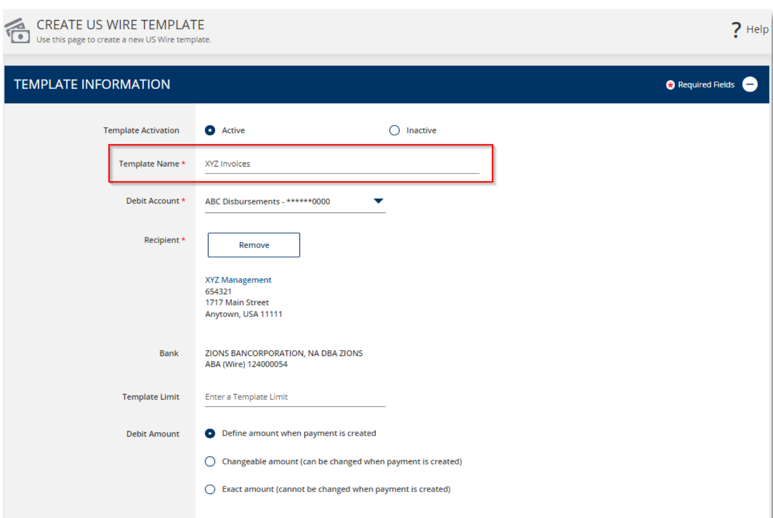


The *Bank to Bank Information* and other *Reference* fields should not be used. Including information in these fields may result in processing delays and additional fees.





5. On the *Preview Payment* screen, review the wire payment details and click *Submit Payment* to complete the process.
6. A *Successful Submit* message displays to confirm the payment submission.
7. Select *Save as Template* for faster payment processing in the future, or *Payment Center* to view the payment details and status.

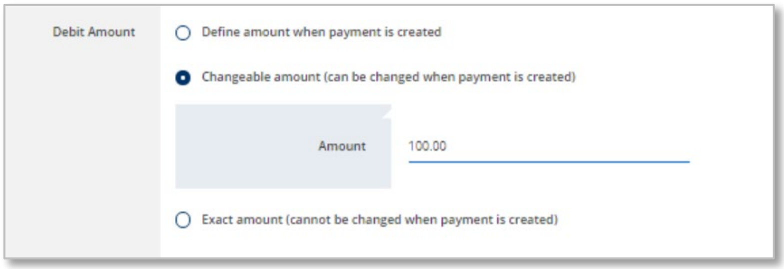


Creating a Template from a Payment

STEP 1: TEMPLATE INFORMATION

1. After submitting a payment, select the *Save as Template* button.
2. On the *Create Template* screen, enter a unique *Template Name*. For best practice, avoid using special characters.

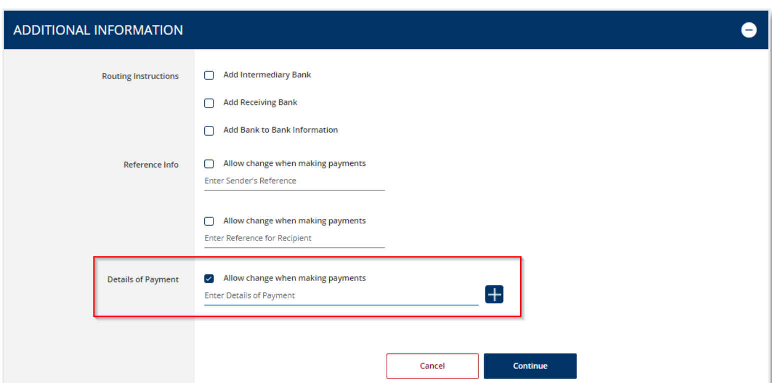
Assigning an optional *Template Limit* provides an additional layer of security. When the template is used to create a payment, the total amount of the batch cannot exceed this limit.



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

1. Select *Define amount when payment is created* allows you to leave the amount blank in the template and enter it each time the payment is created.
2. Select *Changeable amount* to enter an amount in the template but allow it to be changed when the payment is created.
3. 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



1. 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.
2. Click *Continue* to create the template.
3. Review the information on the *Preview Template* screen and click *Submit Template* to complete the process.
4. The *Successful Submit* message is displayed to confirm successful submission.
5. Go to *Template Center* to view the template status.

Approving a Payment

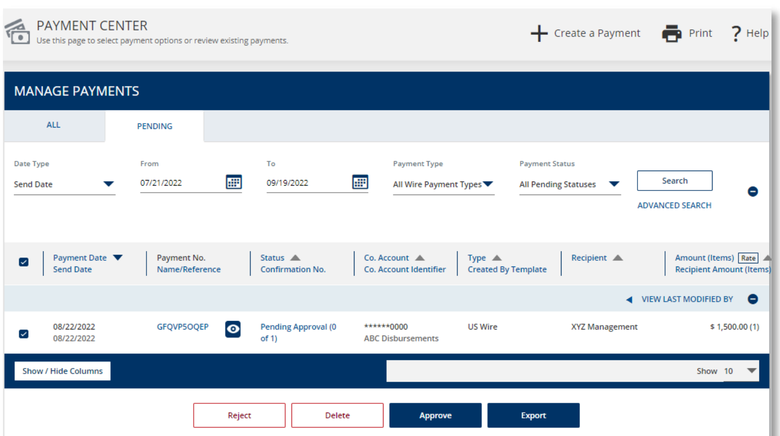
A security best practice is to require secondary approval for payment origination.

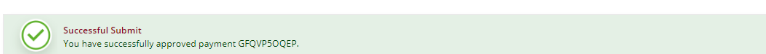
STEP 1: NAVIGATION

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

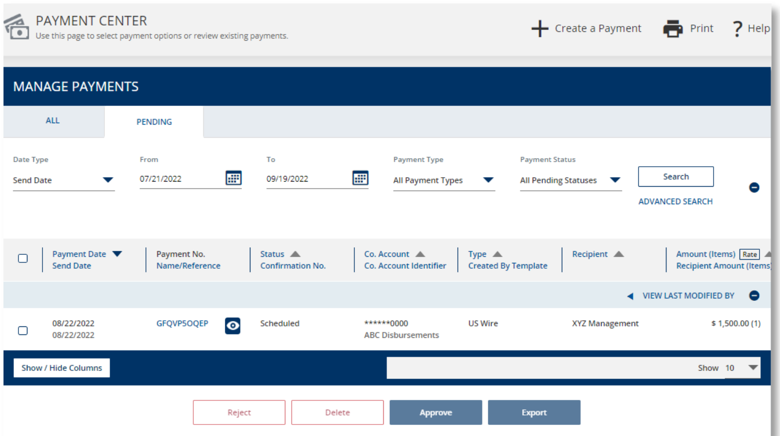
Payments must be approved before the cutoff time on the Send Date shown in the *Payment Center*.

1. Click the *Pending Approval* hyperlink to view the details of a payment prior to approval.
2. 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.

3. A *Successful Submit* message confirms the payment approval.

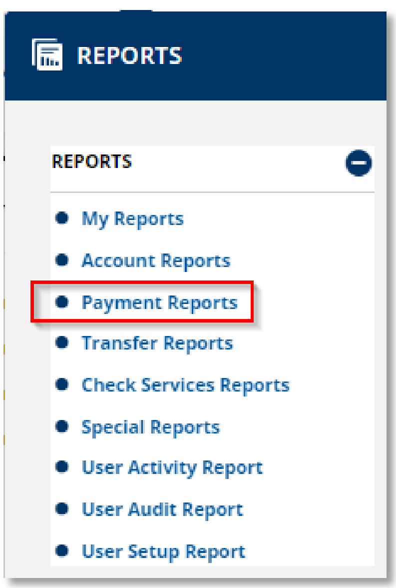
NOTE: When approving recurring payments, authorization is being granted for the entire series of payments, including payments scheduled for future dates.



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 by the bank, the status is updated to *Confirmed* and includes a Fed Confirmation Number for your reference.



Payment Reports

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

1. 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.