BAC
BAC Community Bank

Digital Banking – Cash Management
Wire Activity

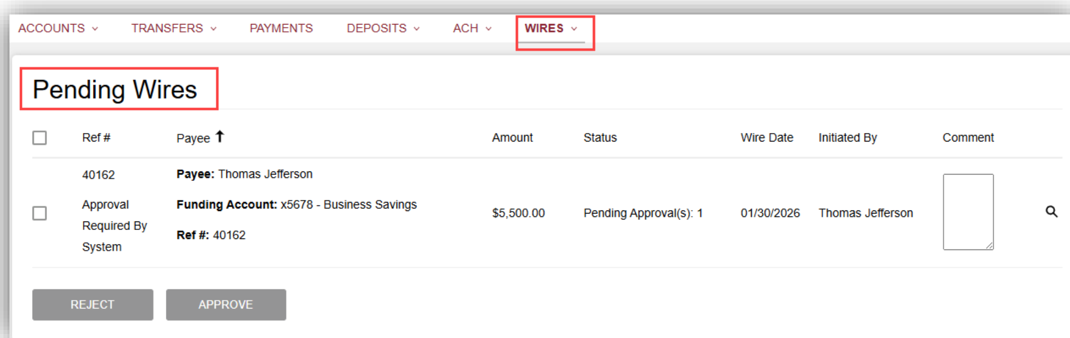
Important Reminders: **Wire Cutoff Time: 1:00pm**

- A wire payee must first be set up to complete a Single or Multiple wire transfer.
- Foreign currency wires are only available as **single wires**.
- Payees must be set up as an International payee for foreign currency transfers.
- Multiple wire transfers can only be created as Domestic wires.
- A one-time wire is created for a recipient that is not set up as a payee.
- One-time wires can only be created as a Domestic wire.

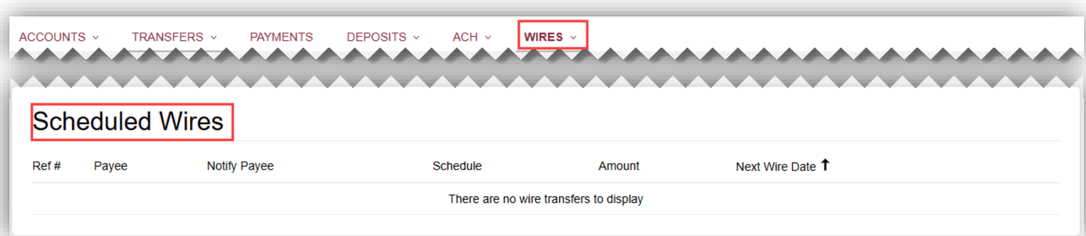
Wire Activity

1. Accessing Wire Activity
   a. Login Digital Banking.
   b. Select the “Wires” tab.
   c. Select “Wire Activity

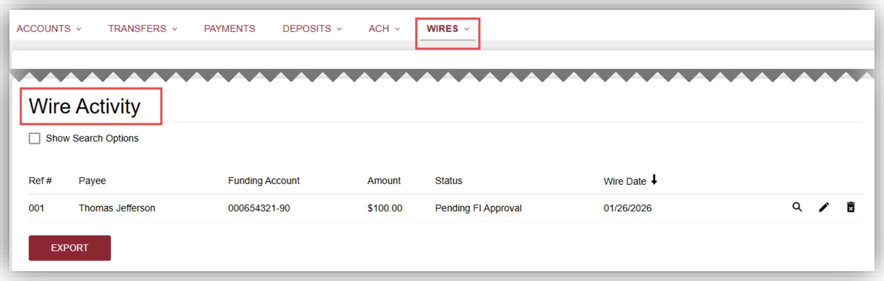
2. Wire Activity
   a. Pending Wires - immediate and future-dated wire transfers awaiting approval.



   b. Scheduled Wires - transfers that have been initiated but recur automatically on a designated frequency. After the initial approval, they generate automatically. If the wire transfer is modified, it must go through the approval process again.



c. Wire History - a history of all wire transfers.



3. **Wire Activity Statuses**
   a. Refer to the "Status" column to see the status of each wire transfer.
      i. Pending Approval
      ii. Approved
      iii. Rejected
      iv. Canceled
      v. Canceled by System
      vi. Processed
      vii. Rejected by Federal Reserve
      viii. Downloaded
      ix. Completed

Wire Activity Actions

1. **View Pending Wire Transfers**
   a. Select the "Eyeglass" icon.
   b. Review the "Wire Transfer Details".
   c. Select the "Close" button.

2. **Edit Pending Wire Transfers**
   a. Select the "Edit" (pencil) icon.
   b. Edit fields, as necessary.
   c. Select the "Submit" button.

3. **Delete Pending Wire Transfers**
   a. Select the "Delete" (trashcan) icon.
   b. Enter a comment in the "Optional Comment" field, if applicable.
   c. Select the "Save" button.

4. **Search for Pending Wire Transfers**
   a. Select the "Show Search Options" checkbox.
   b. Enter the search criteria (i.e., Status, Funding Account, Date Range, etc.)
   c. Deselect the checkbox to close the "Show Search Options" view.

5. **Export Pending Wire Transfers**
   a. Select the "Export" button.
   b. Retrieve file from device Downloads folder.