

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

1. Accessing Wire Payees

- a. Login Digital Banking.
- b. Select the “Wires” tab.
- c. Select the Wires tab, then select Wire Payees.

2. Adding New Payees

- a. Select the Add Payee button.
- b. Enter Payee Details
 - i. Payee Type: Domestic
- c. Enter Payee Information
 - i. Nickname
 - ii. Payee Name
 - iii. Email Address
 - iv. Checkbox: Send email when wire status changes to Downloaded
 - v. Account Number (where the funds will be deposited)
 - vi. Confirm Account Number
 - vii. Address Type: Domestic
 - viii. Address
 - Address Line 1
 - City
 - State
 - Zip Code
- d. Enter Payee Financial Institution
 - i. Institution Number Type
 - ii. Institution Name
 - iii. Institution Number
 - iv. Address
 - Address Line 1
 - City
 - State
 - Zip Code
 - v. Beneficiary Reference
 - vi. Message to Beneficiary

- Select the Receiving Financial Institution checkbox and enter information (optional).
- Select the Intermediary Financial Institution checkbox and enter information (optional).
- Select the Save button.

The screenshot shows the 'Wire Payees' section of the BAC Community Bank digital banking interface. The form is titled 'Wire Payees' and includes a navigation bar with links for ACCOUNTS, TRANSFERS, PAYMENTS, DEPOSITS, ACH, and WIRES. The form is divided into several sections:

- Wire Payees:** Contains an 'ADD PAYEE' button (labeled 'a').
- Payee Details:** Contains a dropdown menu for '*Payee Type' with 'Domestic' selected (labeled 'b').
- Payee Information:** Contains input fields for '* Nickname', '* Payee Name', '* Account Number', '* Confirm Account Number', '* Address Line 1', 'Address Line 2', '* City', '* State', and '* ZIP Code' (labeled 'c').
- Payee Financial Institution:** Contains input fields for '* Institution Number Type' (ABA), '* Institution Name', '* Institution Number', 'Address Line 1', 'Address Line 2', 'City', 'State', 'ZIP Code', 'Beneficiary Reference', and 'Message to Beneficiary' (labeled 'd').
- Receiving Financial Institution (optional):** Contains a checkbox labeled 'This payee requires receiving financial institution details' (labeled 'e').
- Intermediary Financial Institution (optional):** Contains a checkbox labeled 'This payee requires intermediary financial institution details' (labeled 'f').
- Buttons:** At the bottom, there are 'CANCEL' and 'SAVE' buttons (labeled 'g').

3. Editing Payees

- Select the Wires tab, then select Wire Payees
- Identify the Payee and select the edit (pencil) icon.
- Edit fields, as necessary.
- Select the Save button.

The screenshot shows the 'Wire Payees' management interface. At the top, there is a navigation bar with tabs: ACCOUNTS, TRANSFERS, PAYMENTS, DEPOSITS, ACH, and WIRES. The 'WIRES' tab is selected and highlighted with a red box. Below the navigation bar, the title 'Wire Payees' is also highlighted with a red box. The main content area displays a table with three columns: Nickname, Payee Name, and Account Number. The first row contains the data: Thomas Jefferson, Thomas Jefferson, and 000654321-90. To the right of this row, there are two icons: a pencil icon (edit) and a trash can icon (delete). The pencil icon is highlighted with a red box. Below the table, there is a red button labeled 'ADD PAYEE'.

4. Deleting Payees

- Select the Wires tab, then select Wire Payees
- Identify the Payee and select the delete (trashcan) icon.
- Select the OK button on the confirmation popup.

This screenshot is identical to the one above, showing the 'Wire Payees' management interface. However, in this instance, the trash can icon (delete) to the right of the first row is highlighted with a red box, instead of the pencil icon.