

**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

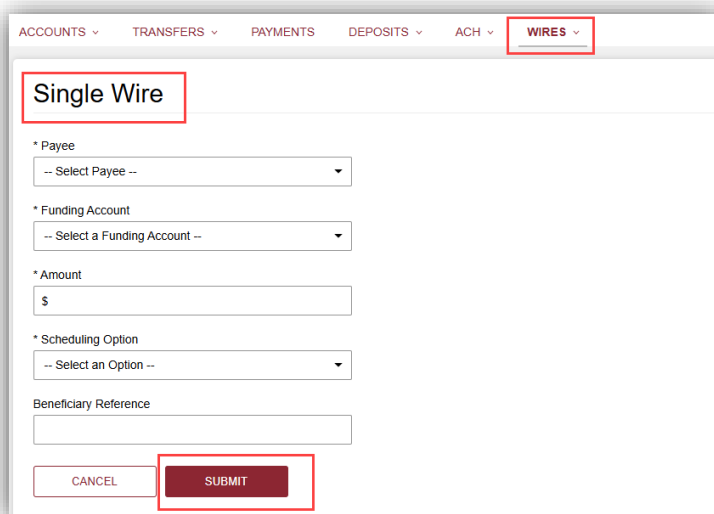
### 1. Accessing Wire Types

- a. Login Digital Banking.
- b. Select the “Wires” tab.
- c. Select the appropriate wire type:
  - i. Single Wire
  - ii. Multiple Wires
  - iii. One-Time Wire

### Single Wire

#### 1. Creating a Single Wire

- a. Select “Single Wire” from the “Wires” tab.
- b. Complete the required fields on the “Single Wires” view.
- c. Select the “Submit” button.

The screenshot shows the 'Single Wire' form within a digital banking 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 'Single Wire' form is displayed. The form has a title 'Single Wire' in a red-bordered box. It contains several fields: '\* Payee' with a dropdown menu showing '-- Select Payee --'; '\* Funding Account' with a dropdown menu showing '-- Select a Funding Account --'; '\* Amount' with a text input field showing '\$'; '\* Scheduling Option' with a dropdown menu showing '-- Select an Option --'; and 'Beneficiary Reference' with a text input field. At the bottom of the form, there are two buttons: 'CANCEL' and 'SUBMIT'. The 'SUBMIT' button is highlighted with a red box.

#### 2. Foreign Currency Specific Fields for a Single Wire

- a. Payee - Select an International payee from the “Payee” field.
- b. US Dollars - Select the appropriate foreign currency from the “US Dollars” field.
- c. Wire Date - Foreign exchange does not allow wire transfers to be scheduled. The field automatically defaults to the current date, and you cannot modify the field.

## Recurring Wire

### 1. Creating a Recurring Wire

- a. Select “Single Wire” from the “Wires” tab.
- b. Complete the required fields on the “Single Wires” view.
- c. Recurring Wire specific fields
  - i. Scheduling Option
    1. Select “Recurring” from the “Scheduling Option” field.
    2. Select the “Wire Date” icon and select the desired date.
    3. Select the desired frequency from the “Frequency” dropdown.
    4. Select the end date.
      - i. Select the “No End Date” radio button if there is no end date.
      - ii. Select the “End By” radio button and enter a date if there is an end date.
    - iii. Select the “Number of Transfers” radio button if there is a specific number of transfers.
- d. Select the “Submit” button.

The screenshot shows the 'Single Wire' form in the BAC Community Bank digital banking interface. The 'WIRES' tab is selected in the top navigation bar. The form contains the following fields and callouts:

- 1**: Points to the 'Scheduling Option' dropdown menu, which is set to 'Recurring'.
- 2**: Points to the 'Wire Date' field, which is set to 'MM/DD/YYYY' and has a calendar icon.
- 3**: Points to the 'Frequency' dropdown menu, which is set to 'Monthly'.
- 4**: Points to the 'No End Date' radio button, which is selected.

Other fields visible include: Payee (dropdown), Funding Account (dropdown), Amount (text field with '\$' symbol), Beneficiary Reference (text field), and buttons for 'CANCEL' and 'SUBMIT'.

## Multiple Wires

### 1. Creating Multiple Wires

- Select “Multiple Wires” from the “Wires” tab.
- Select the “Calendar” icon to enter the date in the “Wire Date” field for the first payee.
- Select the account to be debited from the “Account” field.
- Enter the amount in the “Amount” field.
- Repeat steps b through d for additional payees.
- Select the “Submit” button.

The screenshot shows the 'Multiple Wires' form in the BAC Community Bank digital banking interface. The 'WIRES' tab is selected in the top navigation bar. The form title 'Multiple Wires' is highlighted with a red box. The form contains the following fields and annotations:

- Payee Nickname:** Thomas Jefferson
- Payee Name:** Thomas Jefferson
- Wire Date:** 01/27/2026 (Annotation 'a' points to the calendar icon next to the date field).
- Type:** Domestic
- Account:** Business Checking - x1234 Availabl... (Annotation 'b' points to the dropdown arrow).
- Amount:** \$ 100.00 (Annotation 'c' points to the 'x' icon next to the amount field).
- Last:** N/A
- Scheduled:** N/A
- Beneficiary Reference:** (Empty text box)
- Message to Beneficiary:** (Four empty text boxes)
- SUBMIT:** (Red button with Annotation 'f' pointing to it).

## One-Time Wire

### 1. Creating a One-Time Wire (see image on next page)

- Select “One-Time Wire” from the “Wires” tab.
- Complete the following sections of the “One-Time Wire” view:
  - Header
  - Payee Information
  - Payee Financial Institution
  - Receiving Financial Institution (optional)
  - Intermediary Financial Institution (optional)
- Select “Submit”.

One-Time Wire

\* Funding Account

- Select a Funding Account -

\* Amount

\$

\* Date

MM/DD/YYYY

Payee Information

\* Payee Type

Domestic

\* Payee Name

☐

Send email when wire status is changed to Downloaded

\* Account Number

\* Confirm Account Number

\* Address Line 1

Address Line 2

\* City

\* State

\* ZIP Code

Payee Financial Institution

\* Institution Number Type

ABA

\* Institution Name

\* Institution Number

Address Line 1

Address Line 2

City

State

ZIP Code

Beneficiary Reference

Message to Beneficiary

Receiving Financial Institution (optional)

☐

Show Details

Intermediary Financial Institution (optional)

☐

Show Details

CANCEL

SUBMIT