WIRE MANAGER
USER GUIDE

Cash Management

For enhanced security, BAC Community strongly recommends Dual Control for processing Wire Transfers online. These means at least two Users (a "submitter" and an "approver") must handle each Wire Transfer before it is processed.

This page intentionally left blank.

Table of Contents

Welcome to Wire Manager

This guide is intended to provide you with clear and concise instructions on how to process and review domestic and international wire transactions through our online Wire Origination solution found within Cash Management / Business Online Banking.

Accessing Wire Manager

Log into Cash Management / Business Online Banking using your token.

- Hover over **Management Tools** and choose **Wire Manager**.

Wire Transfer Criteria

Note: Depending on your user rights the menu may be less than what appears in the about above image.

- **Inquire Wire Transfer** – Allows you to search up to 180 days of outgoing wire history.
- **Change Wire Transfer** – Allows you to change or complete previously saved wire transfer that was started but never processed.
- **New Wire Transfer** – Allow you to create a new wire transfer.
- **New Wire Using Existing Transfer** – Allows you to re-use the wire details of a previously submitted wire transfer. The wire must be within the prior 180 days in order to appear in the search results.
- **Delete Wire Transfer** – Allows you to delete a previously saved wire transfer that was started but never processed.
- **Review Wire Transfer** – Allows client to review and approve or disapprove wires prior to being sent out by bank, if client has opted-in for Dual Control enhanced security.

- **Wire Transfer Template** – Allows you to create a wire template with detailed wire destination information that can be used and re-used at a later date. Templates are available for use anytime and are not affected by the 180 day history parameter.
  - *Newly created Wire Transfer Templates and Changes to Existing Templates require bank approval before they can be used.*

Creating a New Wire

- Choose either:
  - **New Wire Transfer** and the **Wire Type**: Domestic or International click **Submit**.


  - **Wire Transfer Template** if the wire instructions were previously saved in the template format. Enter know information about the template to narrow your search results or simply click **Submit** to see all templates.

Sending a Wire Using a New Wire Transfer

- To create a **New Wire**: Fill in all required (*) fields and any optional fields if the information is knows.
- Click **Process** to continue with the wire transfer or click Save to process the wire transfer at a later time by going into **Change Wire Transfer**.
- When prompted, press your token and enter the 8 digits displayed.
- The system will validate the file, and based on the effective date will evaluate for additional review requirements.
- All wires require Financial Institution Review.
  - If wire transfer is submitted on the effective date, the available funds will be reviewed and a hold placed on those funds.
  - If customer is using Dual Control options, the wire may require additional client approval. The wire will not be reviewed by the bank until approved by another authorized client user.
    - **If the Dual Control approval is granted after the effective date, the bank will assume that the wire is approved as submitted, even after the original effective date.**
  - All wires submitted before the effective date of the wire will be presented on the morning of the effective date. Only then will with wire be available for client and Financial Institution review.

Sending a Wire Using a Wire Transfer Template

- To create a wire transfer using a previously created template:
- Choose **Wire Transfer Template** and click **Submit** to see all saved templates.
- Click the icon under **New Transfer** to the right of the template name that you wish to process.
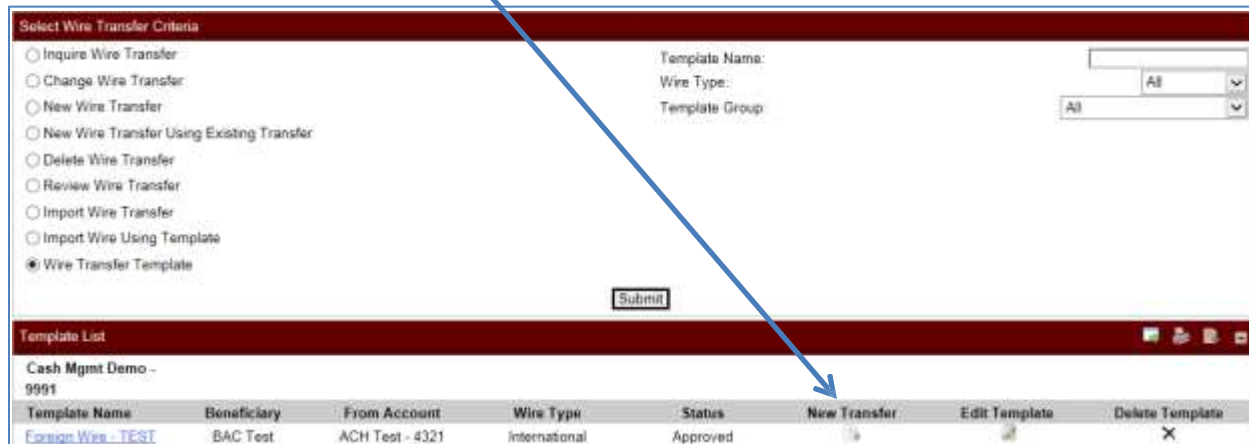
- Enter the date, dollar amount and any message to beneficiary, if applicable. Click Process to continue with the wire transfer or check Save to process the wire transfer later by going into Change Wire Transfer.
- When prompted, press your token and enter the 8 digits displayed.
- The system will validate the file, and based on the effective date will evaluate for additional review requirements.
- All wires require Financial Institution Review.
    - If wire transfer is submitted on the effective date, the available funds will be verified and a hold placed on those funds.
    - If customer is using Dual Control options, the wire may require additional client approval. Wires requiring Dual Control will not be sent out if not approved by another client user.
    - All wires submitted before the effective date of the wire will be held until the effective and only then will the wire be available for client and Financial Institution review.

Creating New Wire Transfer Templates

- Select Wire Transfer Template

- Click the New Template icon ; select the wire type – **SUBMIT**.

- Complete the wire template and submit. Once completed, an email will be sent to the bank to review the template.
- The bank will contact a Sr. Administrator to confirm validity of the template and if approved by the Sr. Administrator, the template will be made available for use.

View a Wire Transfer

To view the details of an existing Wire Transfer, from the Wire Manager Overview page
- Select the **Inquire Wire Transfer** radio button.
- On the right side of the screen, the Select Wire Transfer Criteria fields will display.
    - To search for a specific wire transfer, enter any search criteria.
    - For a complete list of your Company's wires, leave search criteria blank.
- Click **Submit**
- A list of wires will appear, based on the search criteria, if used. This information will include details such as the Transfer Description, Amount, Status, and Details. For further details, click the Transfer Description or Wire Number.

Change a Wire Transfer

The change a Wire Transfer option allows users to change details of a saved wire. For example, if you have setup a recurring transfer ad would like to make a change, you can use this function.

Or, if you have entered details on a New Wire Transfer, but have only saved instead of sent the wire, you can change details of the wire using this function.

To change a wire transfer, from the Wire Manager Overview page:
- Select **Change Wire Transfer.**
- Enter details to only display certain wires, or leave the details blank and click **Submit** to display all wires that can be changed.
- A list of wire which can be changed will display.
- Select the desired wire to make changes.
- Make changes as needed. Click **Save** first to save the changes you have made to the transfer, or
- Click **Process** to send the transfer now

Tips & Reminders
- Email confirmations, warnings and file errors are generated after each Wire Transfer submission. **Please address emails accordingly, if necessary.**
- All Wire Transfers will be processed immediately, so long as available funds are in the debited account, wire instructions pass OFAC screening and all pertinent information is input. The Bank's wire transfer cutoff time is 1:00pm PT.
- Please note: Batches and files submitted after 1:00pm PT will be processed the next business day.
- All New Templates and changes to Existing Templates must be approved by the bank. The contents of the template are confirmed by the client who created or changed the template; bank is only verifying that client submitted the template.

Email Examples

- Email received for wire sent <u>on effective date</u> for a wire without Client Dual Control requirement. Bank review required.

Wire Limit Check - Warning!

customer.serviceWM@bankbac.com

ⓘ You forwarded this message on 10/1/2018 10:31 AM.

Sent: Mon 10/1/2018 9:50 AM
To: Customer ServiceWM;

Warning!
Purchase deposit (Reference Number: 8a1) received from
on 10/01/2018 is pending review.

Thank you,
customer.serviceWM@bankbac.com

- Email received for wire sent <u>on effective date</u> for a wire with Client Dual Control requirements. Client review and Bank review is required.

Wire Limit Check - Warning!

customer.serviceWM@bankbac.com

Sent: Thu 10/4/2018 10:08 AM
To: Customer ServiceWM;

Warning!
Dual Control Wire Loan Pmt (Reference Number: 4b3c)
received from Cash Mgmt Demo - on 10/04/2018 is pending review.

For the Wire transfer to continue processing, 1 approval is required.

Thank you,
customer.serviceWM@bankbac.com

- Email received on effective date of wires submitted prior to effective date. Bank review is required.

Wire Limit Check - Warning!

customer.serviceWM@bankbac.com

Sent: Fri 10/5/2018 6:05 AM
To: Customer ServiceWM;

Warning!
Test Future Dated Wire (Reference Number: f9cd) received from Cash Mgmt Demo - on 10/05/2018 is pending review.

Thank you,
customer.serviceWM@bankbac.com

- Email received after all approvals have been processed.

Transfer Notification

customer.serviceWM@bankbac.com

Sent: Fri 10/5/2018 10:18 AM
To: Customer ServiceWM;

0e67d6fcSource080504.WIRE (Reference Number: f9cd) received from Cash Mgmt Demo - on 10/05/2018 has passed all origination steps.

If future dated activity was submitted, additional processes will need to occur.

Thank you,
customer.serviceWM@bankbac.com