

FCB Wealth Online Domestic Wire Guide

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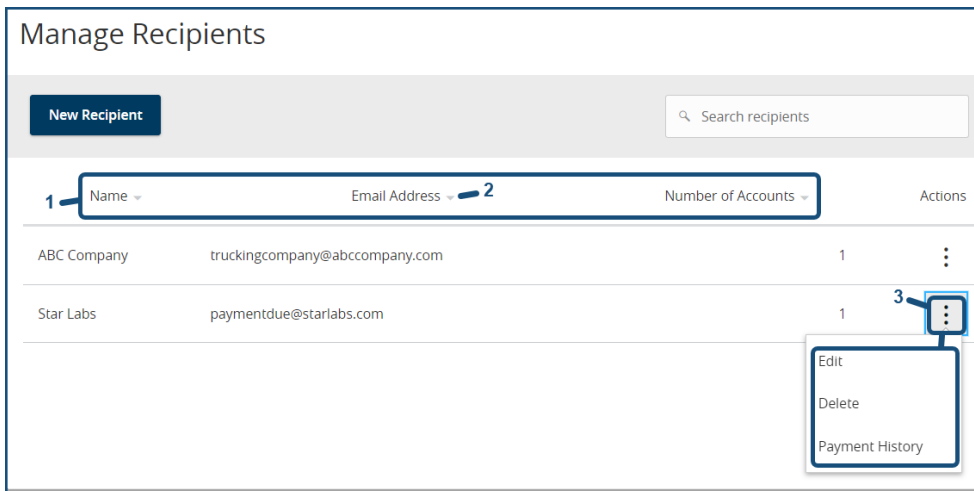
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Adding Recipients

Recipients are people or businesses to whom you send money using the wire payment feature offered through Digital Banking. Each created recipient is saved so you can quickly and easily make future payments. Note: if you wish to send a wire without saving recipient information, this can be done by navigating to the wire payment screen, entering the recipient in the payment screen and not saving it.

Access the Manage Recipients page under the Business Services tab on the left navigation menu. Recipients can be added, deleted, or edited on this screen. Also, payment history can be displayed for each recipient. After they are created, you can include recipients in multiple payments or templates.

1. On the Manage Recipients screen the following information presents for each recipient:
 - a. Name
 - b. Email Address
 - c. Number of accounts they have
2. Click the ^ icon next to the appropriate column to sort recipients by display name, number of accounts, or email address.
3. Click the ... icon to make edits to or delete a specific recipient or view payment history.



Manage Recipients

[New Recipient](#)

1 Name ▾	Email Address ▾ 2	Number of Accounts ▾	Actions
ABC Company	truckingcompany@abccompany.com	1	⋮
Star Labs	paymentdue@starlabs.com	1	⋮

3

- Edit
- Delete
- Payment History

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. To add a recipient, you need their contact and account information.

In the navigation menu, choose Business Services and then click Manage Recipients.

Recipient Information

1. Click the New Recipient button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert the recipient when a payment is sent.
4. Enter the recipient's account number.
5. Enter the recipient's financial institution. Note: this is a search field whereby selecting the institution from the dropdown will propagate the FI's data into the Beneficiary Bank fields. Clicking on "Refined Search" allows for searching by Name or Routing Number, City and State.
6. Utilize the "Add account" link to add more than one account for the recipient. Note: this is not required when setting up a recipient.
7. Click the ... icon to edit or remove a recipient's account information.

Manage Recipients

New Recipient

Add Recipient(s)

Send email notifications

Accounts (1)
+ Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	Wire Only	N/A	

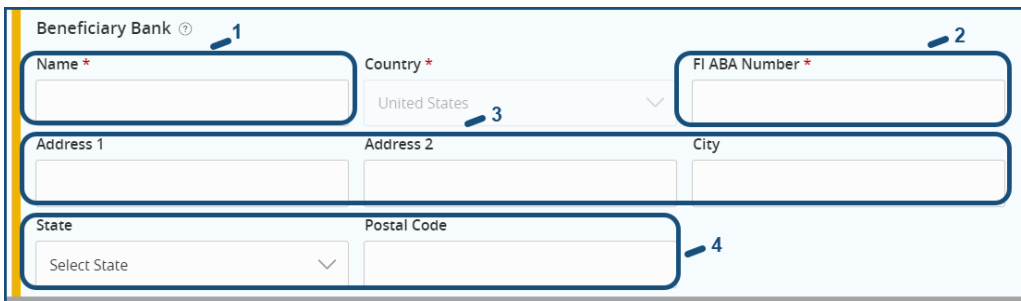
⋮
 Edit
Remove

Beneficiary FI Detail

When sending a wire, the beneficiary bank is the final bank that receives the funds. Confirm all required fields (denoted with a red asterisk) are completed. If the Financial Institution search field above was not utilized, then the Beneficiary Bank information must be manually input.

1. Enter the beneficiary bank's name.
2. Enter the FI ABA/wire routing number.
3. Enter the bank's street address and city.
4. Select the state using the drop-down and enter the postal code.

NOTE: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

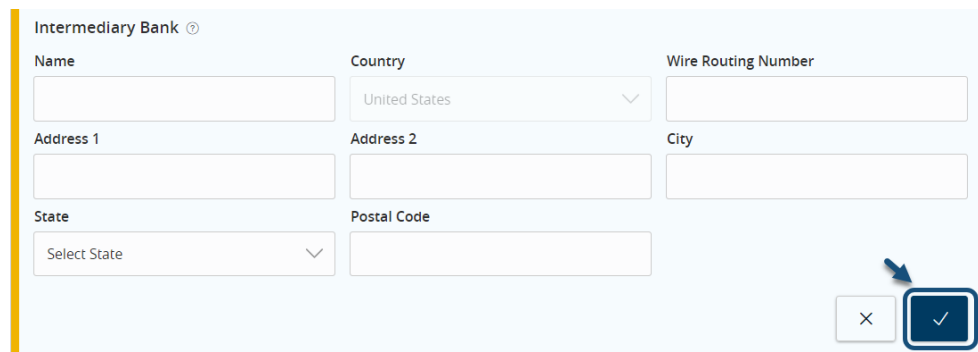


The form is titled "Beneficiary Bank" with a help icon. It contains the following fields:

- Name ***: A text input field with a blue callout "1" pointing to it.
- Country ***: A dropdown menu with "United States" selected and a blue callout "3" pointing to it.
- FI ABA Number ***: A text input field with a blue callout "2" pointing to it.
- Address 1**: A text input field.
- Address 2**: A text input field with a blue callout "3" pointing to it.
- City**: A text input field.
- State**: A dropdown menu with "Select State" selected and a blue callout "4" pointing to it.
- Postal Code**: A text input field with a blue callout "4" pointing to it.

Intermediary FI Detail

Some banks use an in-between third-party bank called an intermediary bank to process funds. If your recipient's beneficiary bank requires an intermediary bank, complete the Intermediary bank's wire routing number and address. Click on the check mark to save all the recipient's banking information.



The form is titled "Intermediary Bank" with a help icon. It contains the following fields:

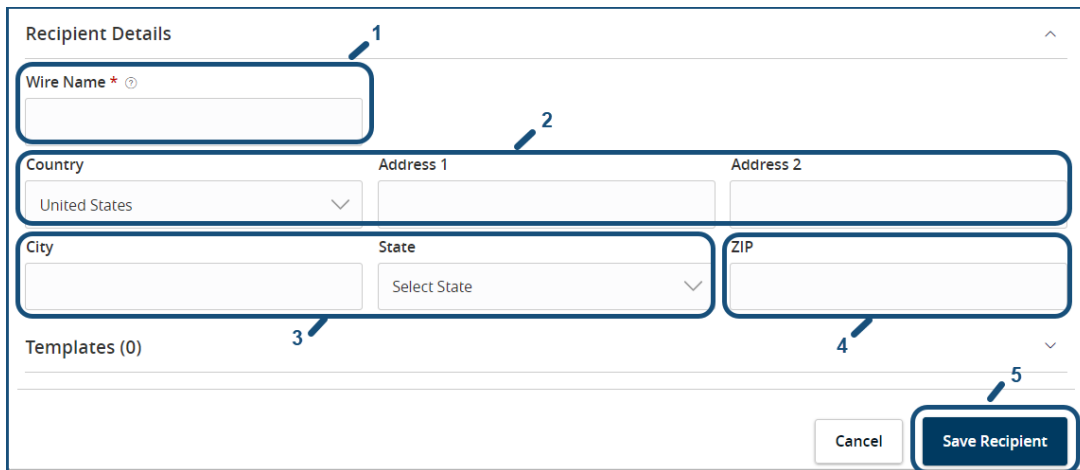
- Name**: A text input field.
- Country**: A dropdown menu with "United States" selected.
- Wire Routing Number**: A text input field.
- Address 1**: A text input field.
- Address 2**: A text input field.
- City**: A text input field.
- State**: A dropdown menu with "Select State" selected.
- Postal Code**: A text input field.

At the bottom right of the form, there are two buttons: a square button with an "X" and a square button with a checkmark. A blue arrow points to the checkmark button.

Recipient Account Detail

Complete the new recipient's account information, including their financial institution (FI) and account number.

1. Enter the wire name. This is the recipient's name as recognized by the beneficiary financial institution which travels with the wire transaction.
2. Select the recipient's country using the drop-down, then enter their street address.
3. Enter the city and select the recipient's state using the drop-down.
4. Enter the zip code.
5. Click the Save Recipient button.



The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

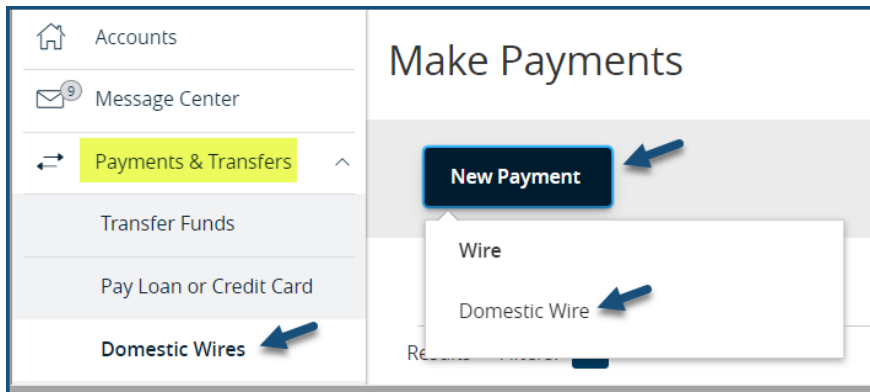
- 1:** Points to the "Wire Name" input field.
- 2:** Points to the "Address 1" input field.
- 3:** Points to the "City" input field.
- 4:** Points to the "ZIP" input field.
- 5:** Points to the "Save Recipient" button.

Other visible fields include "Country" (set to "United States"), "Address 2", "State" (set to "Select State"), and "Templates (0)". There are also "Cancel" and "Save Recipient" buttons at the bottom right.

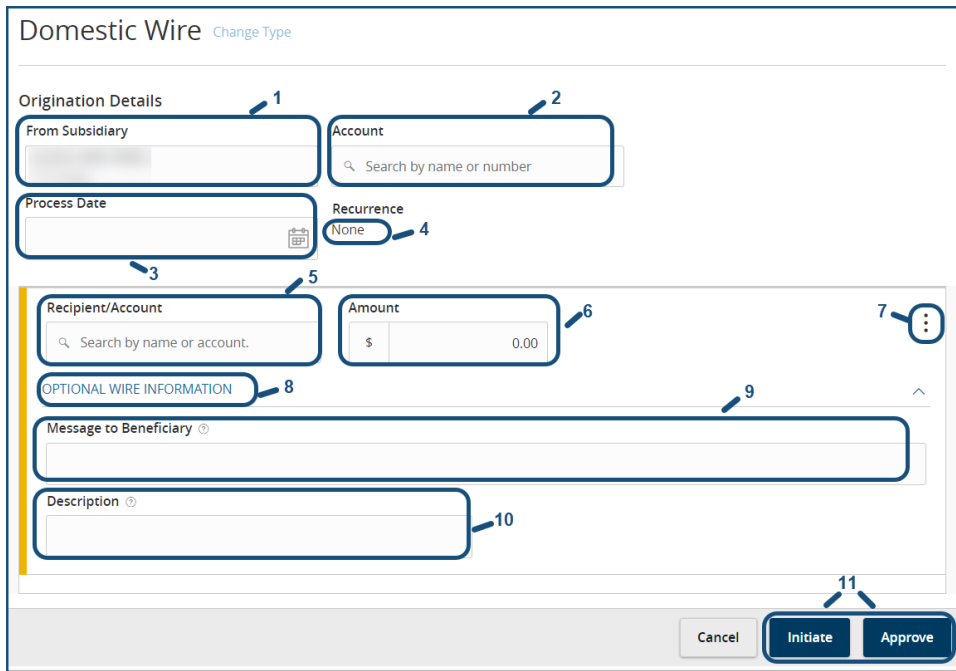
Sending a Single Payment – Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

In the Payments & Transfers dropdown, click Domestic Wires. Click on "New Payment" and choose "Domestic Wire" from the dropdown menu.



1. Select the From Subsidiary. This is the Wire Sender name you wish to go with the payment.
2. Select an account.
3. Select a process date using the calendar feature.
4. (Optional) Set up a recurrence schedule.
5. Select or create a recipient from the drop-down.
6. Enter an amount.
7. (Optional) Click the ... icon to expand or collapse selected recipients. Expanding the recipient will allow for selecting/deselecting the Notify Recipient Box and Showing the details of the recipient information.
8. (Optional) Click the "Show Details" link to view recipient information.
9. (Optional) Enter a Message to Beneficiary, also known as Originator to the Beneficiary information (OBI).
10. (Optional) Enter a Description. Note: this field is internal to Digital Banking and does not travel with the wire.
11. Click the Initiate or Approve button when you are finished. Note: Initiating the wire will create the wire in a drafted status in the Online Activity Center. Wires must be approved to be sent.
12. If approving the wire, a secure access code will be required.



Domestic Wire [Change Type](#)

Origination Details

1 From Subsidiary

2 Account
Search by name or number

Process Date

Recurrence
None 4

3 Recipient/Account
Search by name or account.

5 Amount
\$ 0.00 6

7

8 OPTIONAL WIRE INFORMATION

9 Message to Beneficiary

10 Description

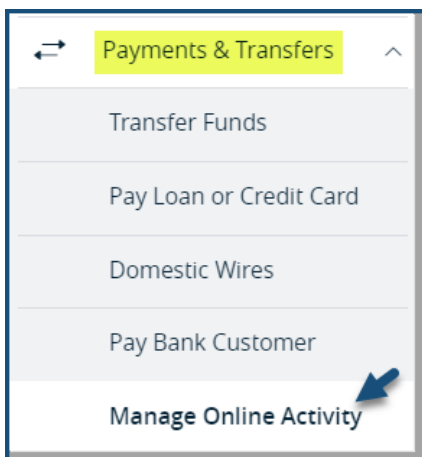
11

Cancel Initiate Approve

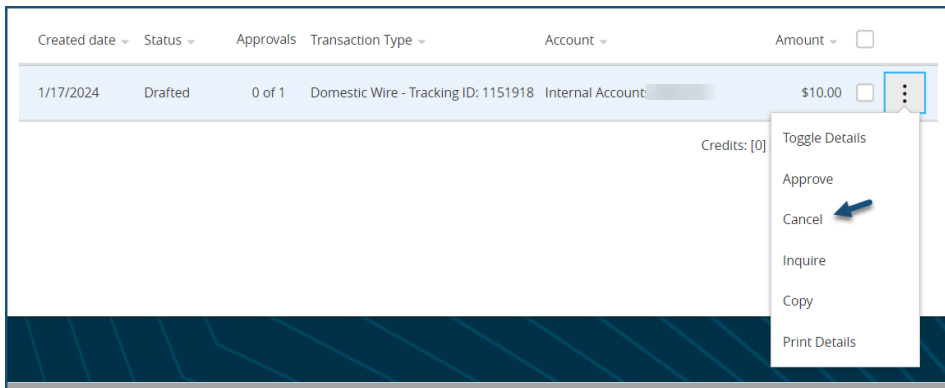
Cancelling Wires

Only wires that have been initiated and not approved can be cancelled. To cancel a wire follow the steps below.

1. Navigate to Payments & Transfers in the left menu and select “Manage Online Activity”. All online transactions will appear on this page.



2. Select the ... next to the wire payment you wish to cancel. There is the option to Toggle Details for viewing all the payment details. Choose "Cancel" from the dropdown to delete the payment.

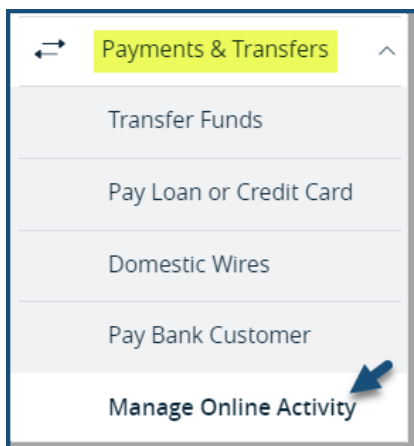


Approving Wires

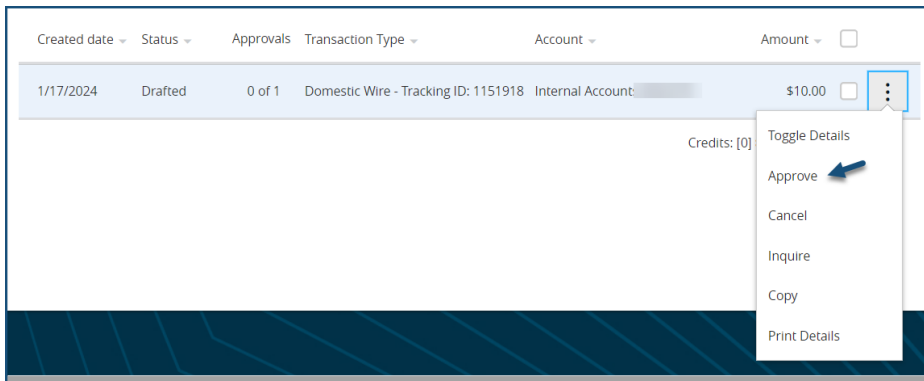
Wires that have only been initiated at the time of creation will need to be approved to be released to the bank. This step will only be needed if sub-users have been set up to initiate wires and not approve them. They would require a second user to approve it.

To approve a wire that has been drafted follow the steps below.

1. Navigate to Payments & Transfers in the left menu and select "Manage Online Activity". All online transactions will appear on this page.



2. Select the ... next to the wire payment you wish to approve. There is the option to Toggle Details for viewing all the payment details. Choose “Approve” from the dropdown to approve the payment. You will be asked to enter a secure access code to complete the approval.

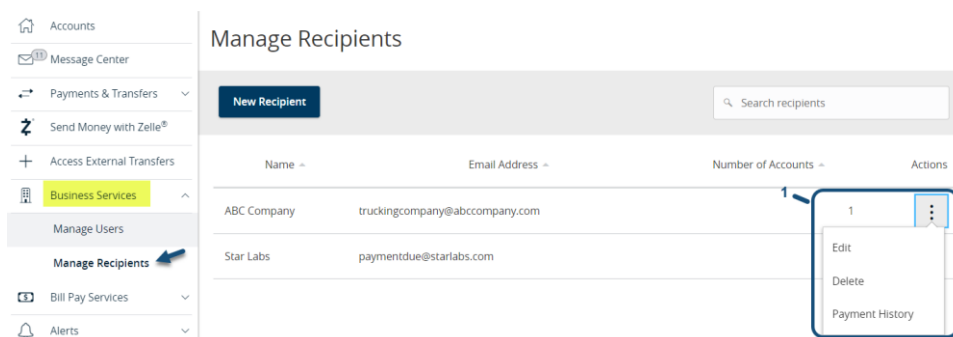


Managing Recipients

If a recipient’s account or personal information changes, an authorized user can make those necessary edits from the Manage Recipients page. Recipients can also be removed from the system on this page.

In the navigation menu, choose Business Services and then click Manage Recipients.

1. Find the recipient you want to edit or delete and click the ... icon. Deleting a recipient will permanently remove them from the system.
2. Click the ... icon to edit a recipient’s account information or delete the recipient.
3. Edit the recipient’s details.



Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - *5678	Wire Only	FIRST CITIZENS BANK	053100300

2

Edit
Remove

Recipient Details

Wire Name * ⓘ

ABC Company Payment

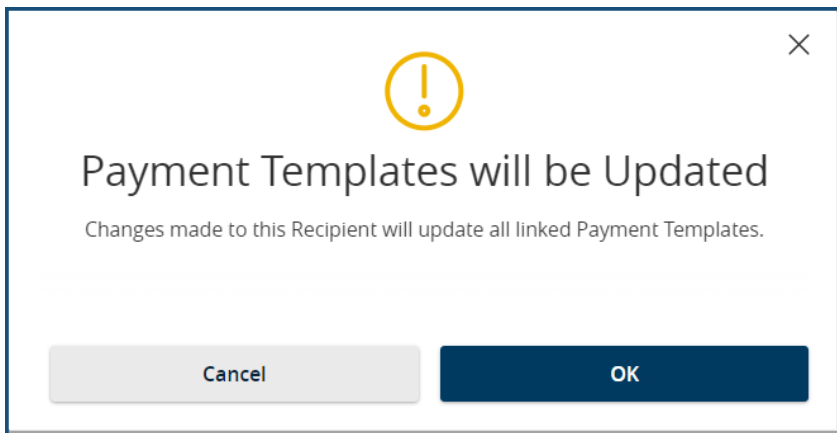
3

Country	Address 1	Address 2
United States v		
City	State	ZIP
	Select State v	

Templates (1)

Cancel
Save Recipient

If there are any templates attached to the updated recipient, they will be automatically updated when the recipient is saved.



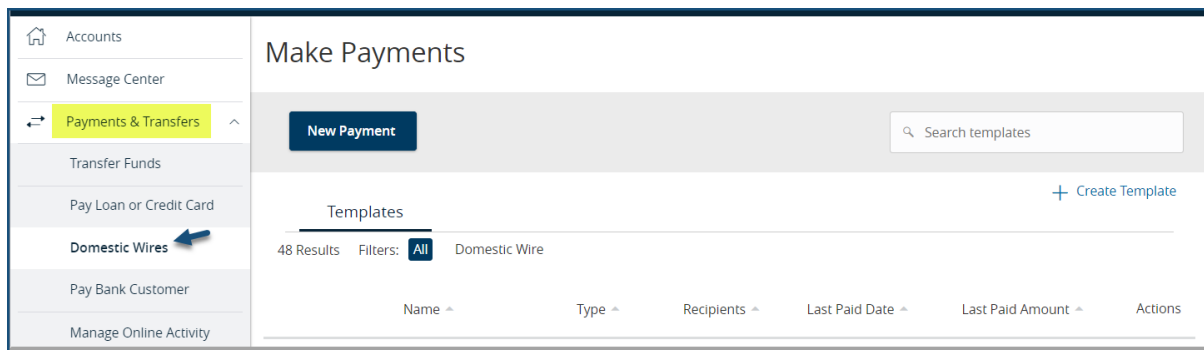
Wire Templates

Templates can be created for wire payments to save the information, so it is easily accessible for future payments. This can help reduce mistakes and keep payments consistent. Templates contain instructions for

origination details, recipient information and optional wire information such as FFC (for further credit) instructions.

Updating Migrated Wire Templates

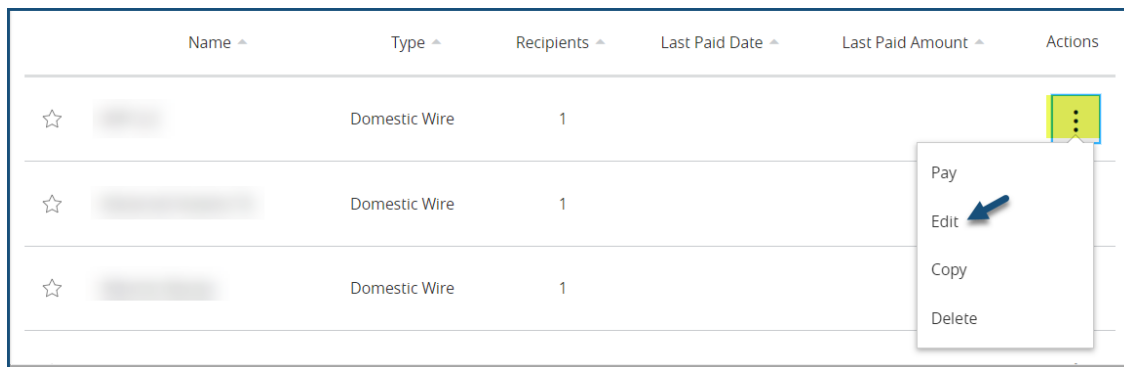
If you had wire templates that were migrated, they must contain all the required fields to be utilized. This may involve updating the Beneficiary Bank address information. Once this is updated, the template and recipient information can be saved and is ready for further use. To view and update your existing templates, navigate to Payments & Transfers on the left menu and select “Domestic Wire”. All migrated templates should be listed on this screen.



The screenshot shows the 'Make Payments' interface. On the left is a navigation menu with 'Payments & Transfers' selected and 'Domestic Wires' highlighted with a blue arrow. The main content area is titled 'Make Payments' and includes a 'New Payment' button, a search bar for templates, and a '+ Create Template' link. Below this is a 'Templates' section showing '48 Results' and 'Filters: All Domestic Wire'. A table lists templates with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions.

Follow the below steps to update your migrated templates.


1. Click on the ... under the Actions menu to the right of the desired Template. Select “Edit” from the dropdown.



This close-up shows the table from the previous screenshot. The 'Actions' column for the first row has a dropdown menu open, with the 'Edit' option highlighted by a blue arrow. The table headers are Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The first three rows of data are visible, all showing 'Domestic Wire' type and '1' recipient.


2. Select “Show Details” from the Actions menu.

Recipient/Account	Amount	
<input type="text"/>	\$	0.00
OPTIONAL WIRE INFORMATION		
<input type="text"/>		
<input type="text"/>		

Expand Row
 Show Details 
 Notify Recipient

- Notice the Beneficiary Bank fields that need to be updated. Select the pencil in the upper right corner to make the edits.

RECIPIENT DETAILS

Display Name	Email Address	Address 1	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address 2	City	State	
<input type="text"/>	Arlington	VA	
ZIP	Country		
22203	United States		

ACCOUNT DETAILS

Account


Beneficiary Bank

Name	FI ABA Number	Address 1
Please Update	026009593	Please Update
Address 2	City	State
<input type="text"/>		NC

- In the Accounts section, select the ... and click on "Edit".

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - <input type="text"/>	Wire Only	Please Update	026009593

Edit 

Recipient Details

- Copy the FI ABA Number into the Financial Institutions (FI) field above.

Accounts (1)			
Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - [redacted]	Wire Only	Please Update	026009593

Account *	Financial Institution (FI) Refined Search
[redacted]	<input type="text" value="Search by name or routing #."/>
Beneficiary Bank ⓘ	
Name *	Country *
Please Update	United States
Address 1 *	Address 2
Please Update	
State *	Postal Code *
North Carolina	

FI ABA Number * 026009593

City * [redacted]

Postal Code * [redacted]

Copy FI ABA Number into the Financial Institution field above

- The system will retrieve the appropriate matching institutions. Select it from the dropdown menu.

Account *	Financial Institution (FI) Refined Search
[redacted]	<input type="text" value="026009593"/>
Beneficiary Bank ⓘ	
Name *	FI ABA Number *
Please Update	026009593

BANK OF AMERICA, NA
 150 Broadway New York NY, 10038
 Wire ABA Number **026009593**
 ACH ABA Number 026009593

- The address fields will populate accordingly. Notice the recipient is now colored green on the left side. This means it is eligible for use. Click on the blue checkmark in the lower right corner to save the updated recipient information.

Account * Financial Institution (FI) Refined Search

Beneficiary Bank ?

Name *

Country *

FI ABA Number *

Address 1 *

Address 2

City *

State *

Postal Code *

Intermediary Bank ?

Name

Country

Wire Routing Number

Address 1

Address 2

City

State

Postal Code

8. Click on “Save Recipient” in the lower right corner. The system will update all templates saved with the recipient.

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account 	Wire Only	BANK OF AMERICA, NA	026009593

Recipient Details ?

Wire Name * ?

Country *

Address 1 *

Address 2

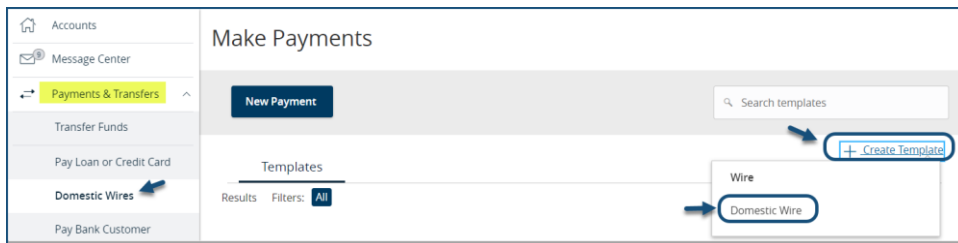
City *

State *

ZIP *

Creating New Wire Templates

To create a template, navigate to Payments & Transfers on the left menu and select “Domestic Wires”. Then click on “Create Template” and choose “Domestic Wire” from the dropdown menu.



1. Enter the template name.
2. Select the users that have access to the template by clicking the link.
3. Select the From Subsidiary.
4. Select an account.
5. Select or create a recipient from the drop-down.
6. Enter an amount.
7. (Optional) Click the ... icon to expand or collapse selected recipients. Expanding the recipient will allow for selecting/deselecting the Notify Recipient Box and Showing the details of the recipient information.
8. Click the “Optional Wire Information” link to add more information.
9. (Optional) Enter a message to the beneficiary, also known as Originator to the Beneficiary information (OBI).
10. (Optional) Enter a Description. Note: this field is internal to Digital Banking and does not travel with the wire.
11. Click the Save button when you are finished.

Domestic Wire [Change Type](#)

Template Properties

1 Template Name

2 Template Access Rights
11 of 11 users selected


Origination Details

3 From Subsidiary

4 Account
Search by name or number

5 Recipient/Account
Search by name or account.

6 Amount
\$ 0.00

7 

8 OPTIONAL WIRE INFORMATION

9 Message to Beneficiary

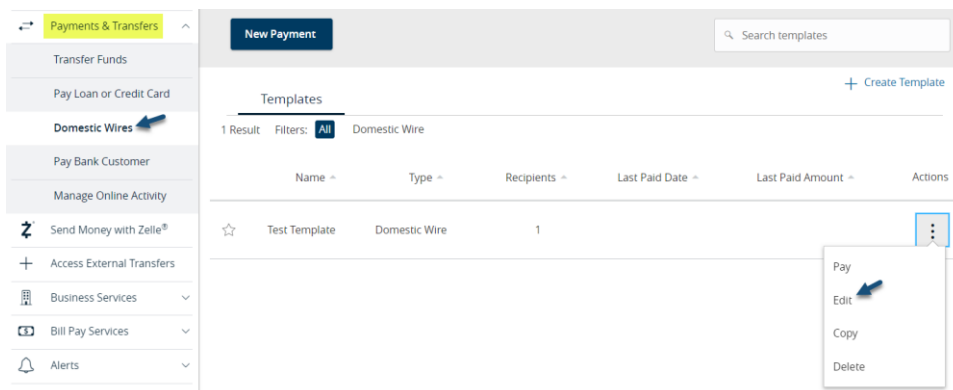
10 Description

11

Cancel Save

Managing Wire Templates

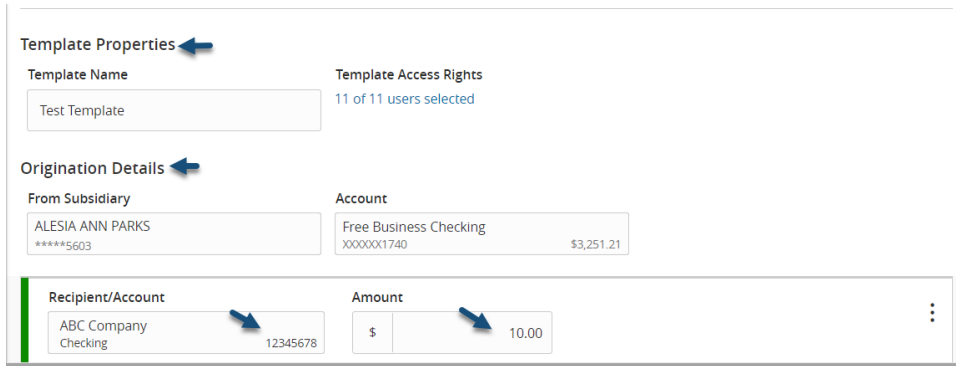
Templates can be edited by choosing “Domestic Wires” under Payments & Transfers on the left menu. All templates will display on the screen. Select the ... under Actions next to the appropriate template and choose “Edit” from the dropdown.



The screenshot shows the 'New Payment' interface with a left-hand navigation menu. The 'Domestic Wires' option is selected and highlighted with a blue arrow. The main content area displays a table of wire templates. A dropdown menu is open next to the 'Test Template' row, with the 'Edit' option selected and highlighted with a blue arrow.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test Template	Domestic Wire	1			<ul style="list-style-type: none"> Pay Edit Copy Delete

Updates for Template Properties, Origination Details, Recipient/Account and Amount can be made on this screen.



Template Properties ←

Template Name: Test Template

Template Access Rights: 11 of 11 users selected

Origination Details ←

From Subsidiary: ALESIA ANN PARKS *****5603

Account: Free Business Checking XXXXXX1740 \$3,251.21

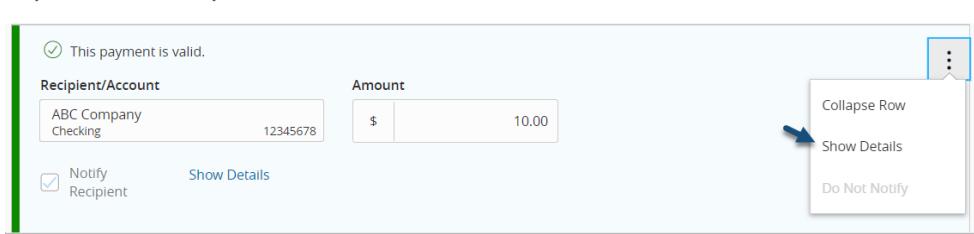
Recipient/Account →

ABC Company Checking 12345678

Amount →

\$ 10.00

To update the recipient details, select ... and choose “Show Details” to view all recipient data.



✓ This payment is valid.

Recipient/Account

ABC Company Checking 12345678

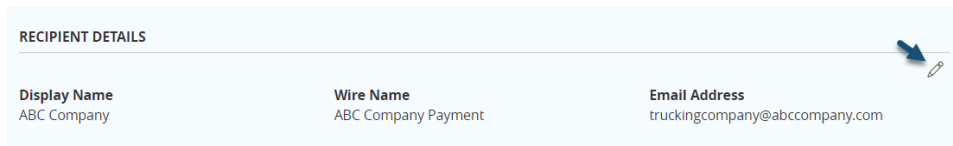
Amount

\$ 10.00

Notify Recipient [Show Details](#)

- Collapse Row
- Show Details
- Do Not Notify

Click on the pencil icon to edit recipient details. After updates have been made, click “Save Recipient”.



RECIPIENT DETAILS

Display Name
ABC Company

Wire Name
ABC Company Payment

Email Address
truckingcompany@abccompany.com