FCB Wealth Online Domestic Wire Guide

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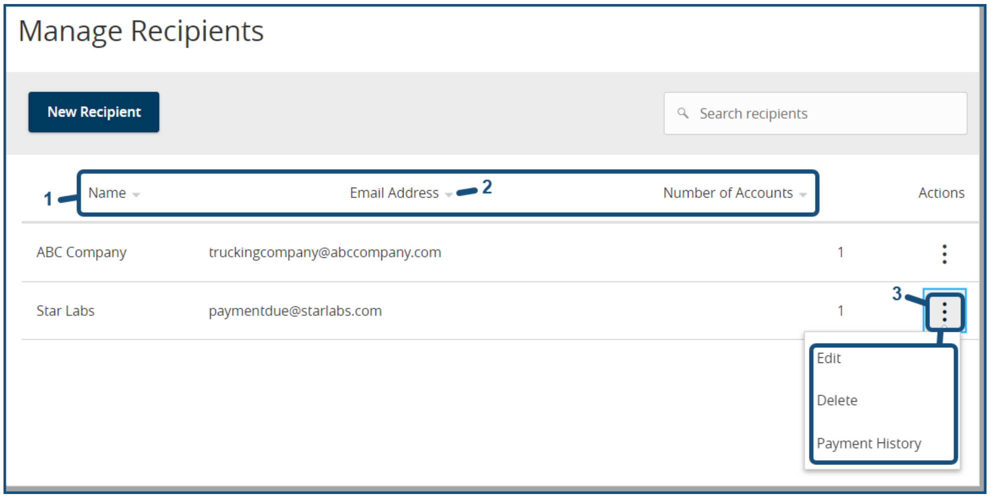
Adding Recipients

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.

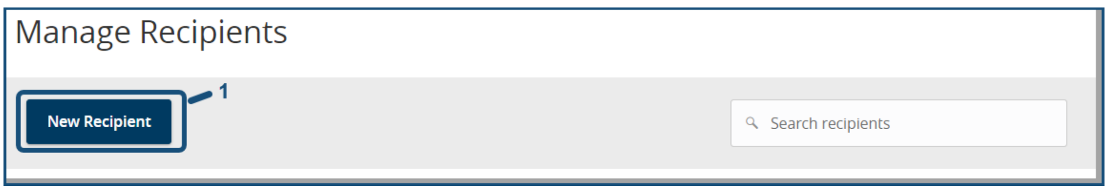


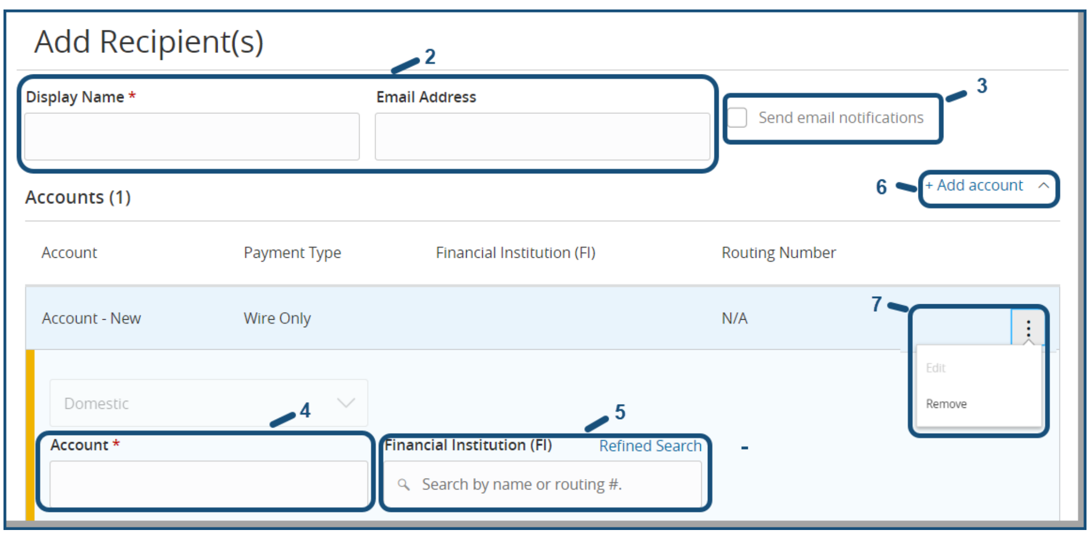
If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. To add a recipient, you need their contact and account information.

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.



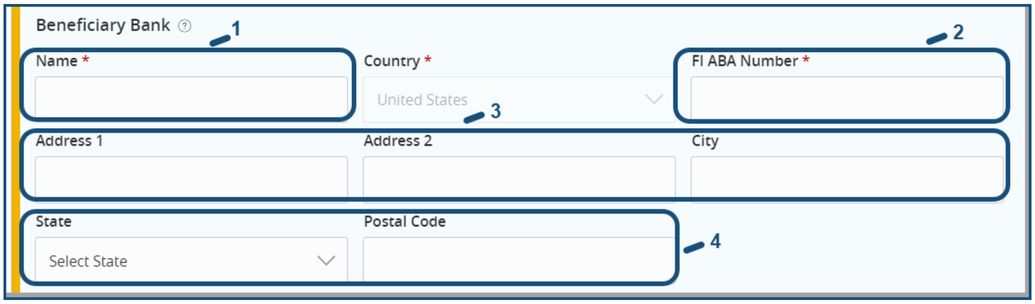


Beneficiary FI Detail

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.

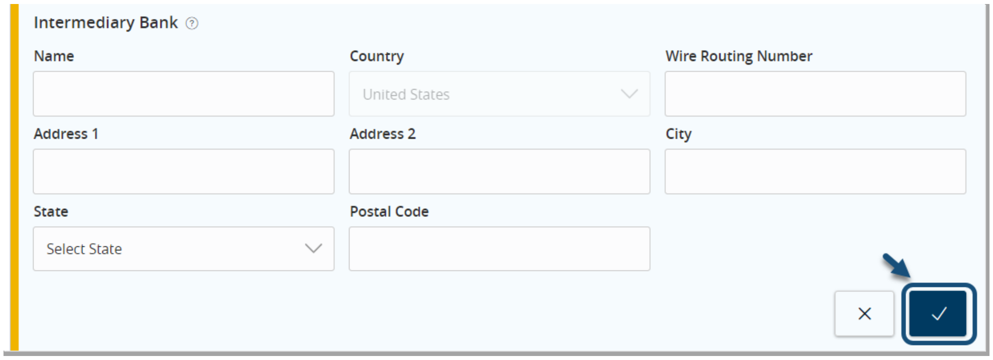
1. Enter the beneficiary bank's name.
2. Enter the FI ABA/wire routing number.
3. Enter the bank's street address and city.
4. Select the state using the drop-down and enter the postal code.

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



Intermediary FI Detail

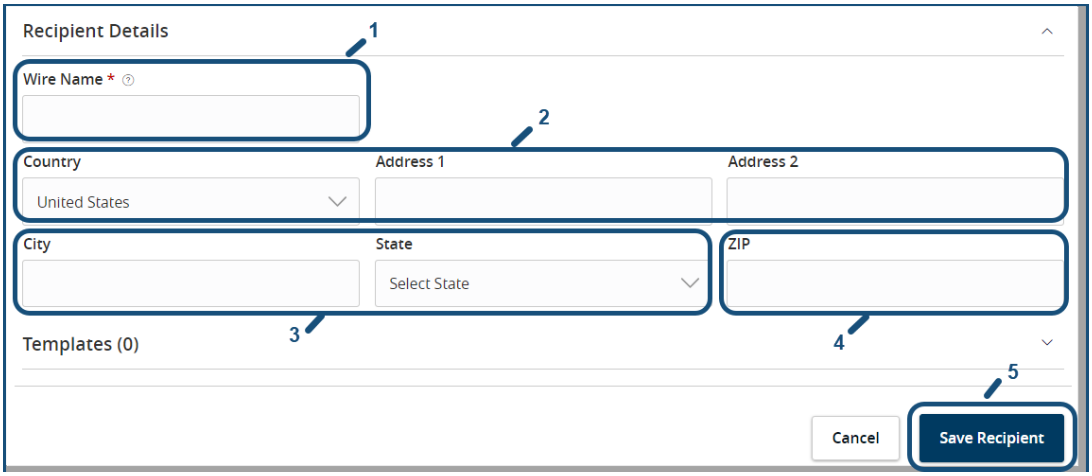
Some banks use an in-between third-party bank called an intermediary bank to process funds. If your recipient's beneficiary bank requires an intermediary bank, complete the Intermediary bank's wire routing number and address. Click on the check mark to save all the recipient's banking information.



Recipient Account Detail

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

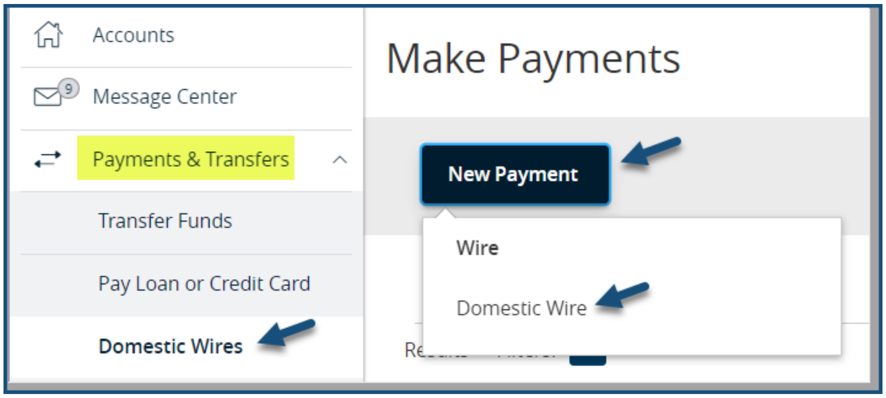
1. Enter the wire name. This is the recipient's name as recognized by the beneficiary financial institution which travels with the wire transaction.
2. Select the recipient's country using the drop-down, then enter their street address.
3. Enter the city and select the recipient's state using the drop-down.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



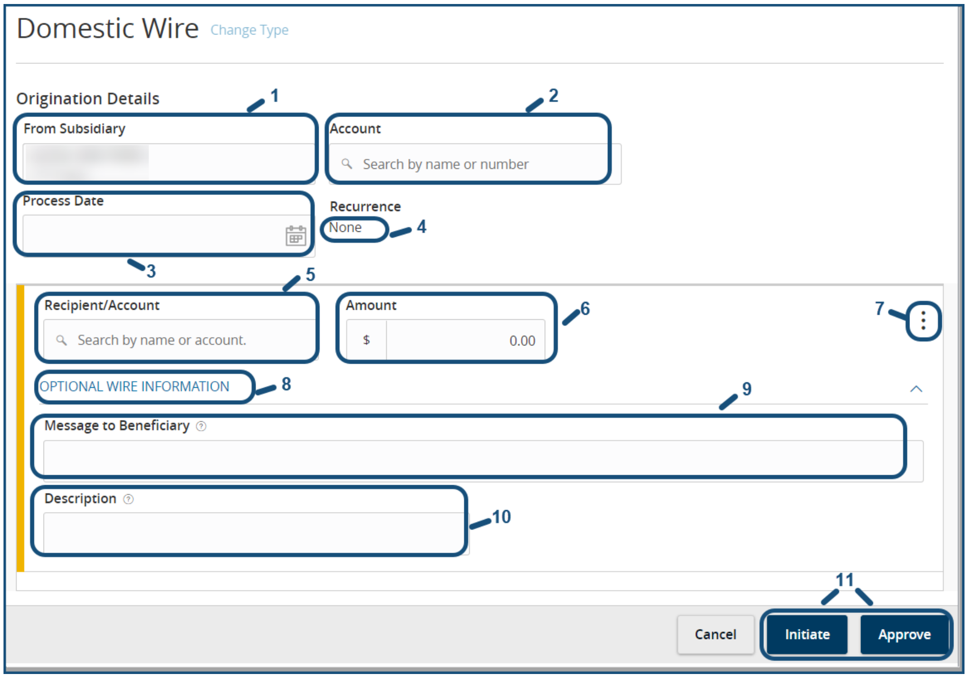
Sending a Single Payment – Domestic Wire

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.



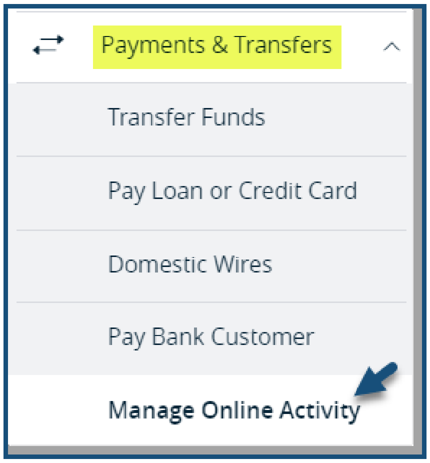
1. Select the From Subsidiary. This is the Wire Sender name you wish to go with the payment.
2. Select an account.
3. Select a process date using the calendar feature.
4. (Optional) Set up a recurrence schedule.
5. Select or create a recipient from the drop-down.
6. Enter an amount.
7. (Optional) Click 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.



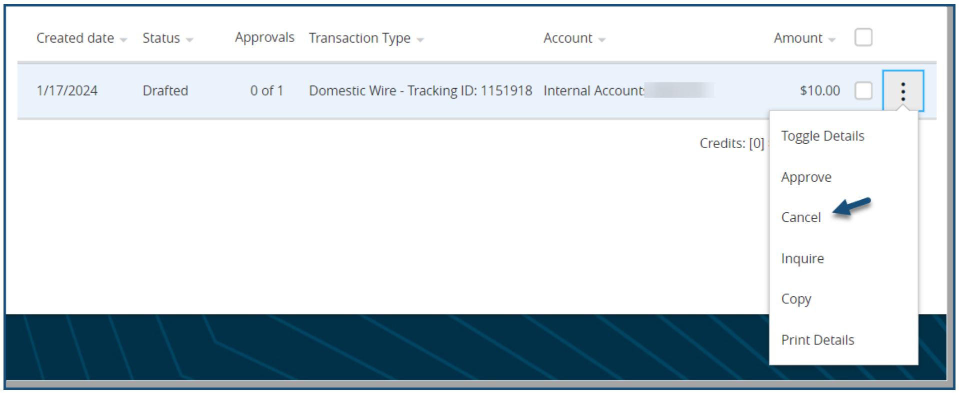
Cancelling Wires

Only wires that have been initiated and <u>not approved</u> 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.

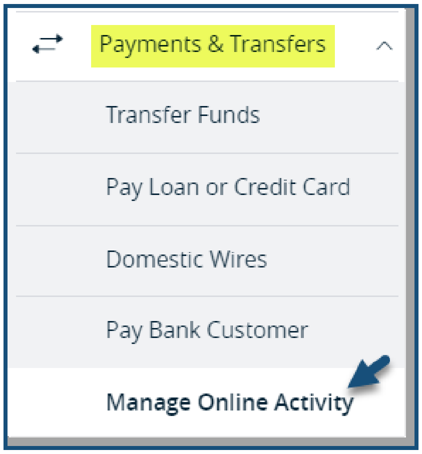


Approving Wires

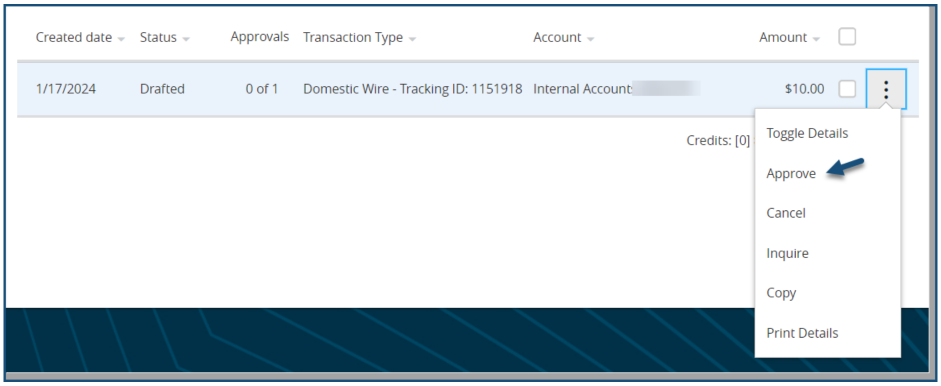
Wires that have only been initiated at the time of creation will need to be approved to be released to the bank. This step will only be needed if sub-users have been set up to initiate wires and not approve them. They would require a second user to approve it.

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.

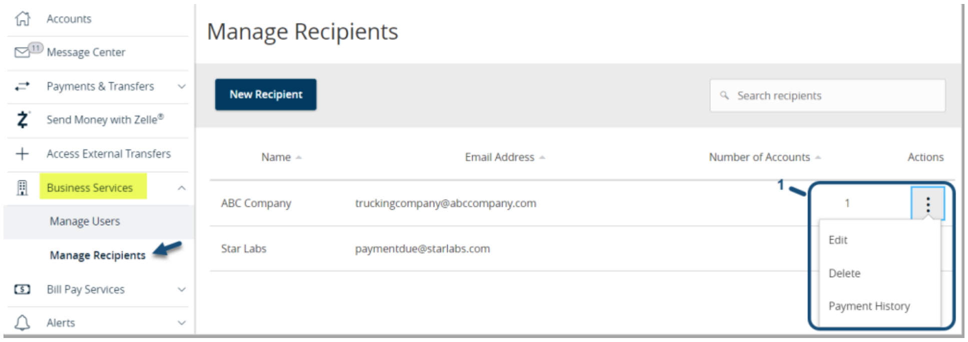


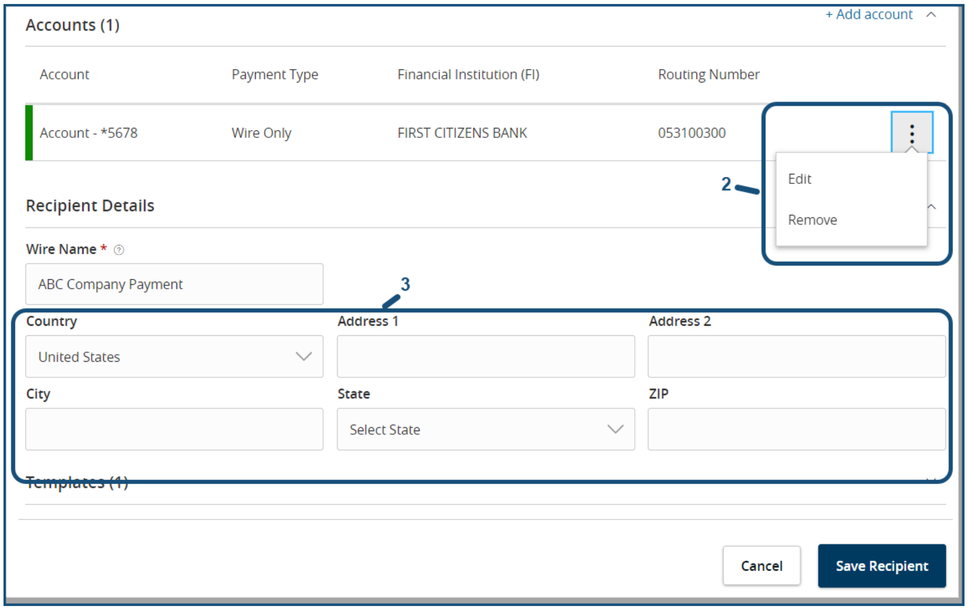
Managing Recipients

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.

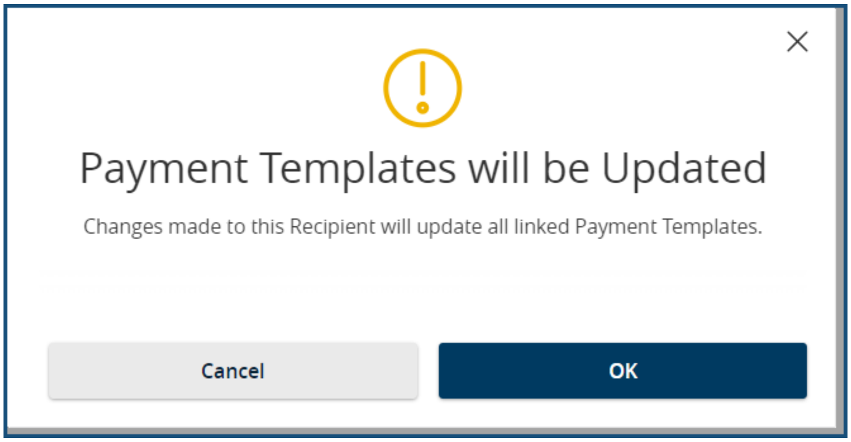
In the navigation menu, choose Business Services and then click Manage Recipients.

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.





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

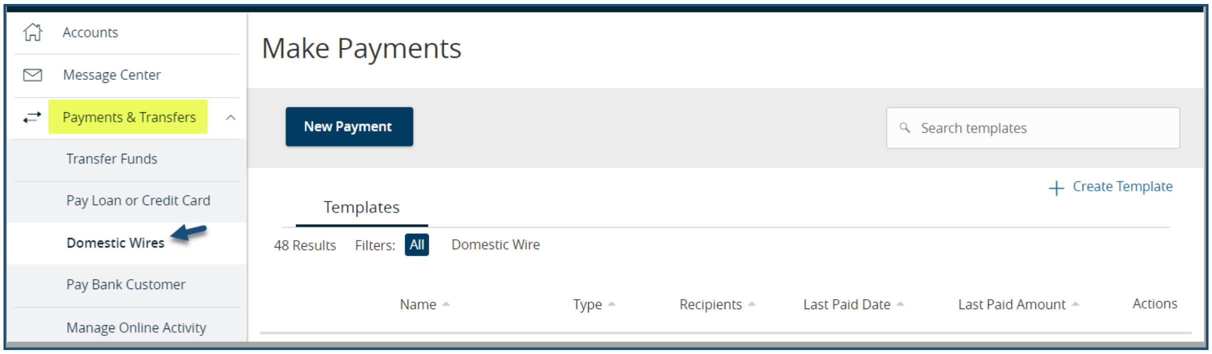


Wire Templates

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.

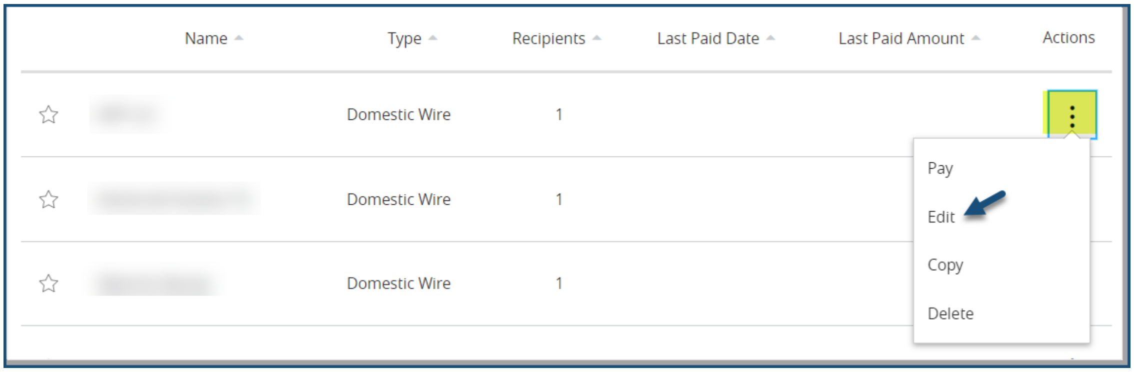
Updating Migrated Wire Templates

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.

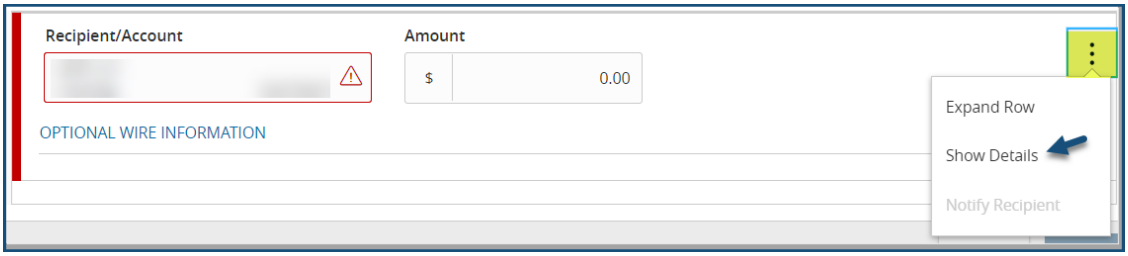


Follow the below steps to update your migrated templates.

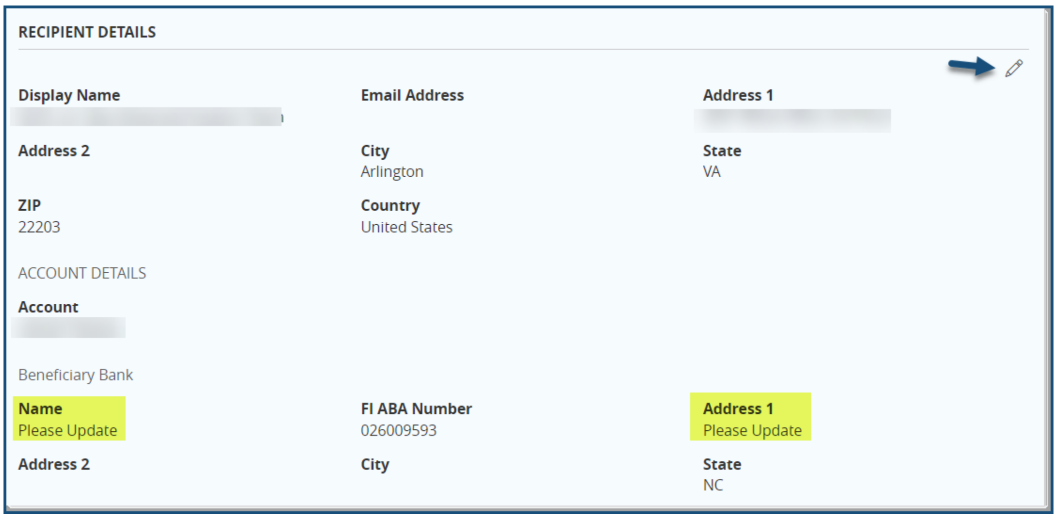
1. Click on the … under the Actions menu to the right of the desired Template. Select “Edit” from the dropdown.



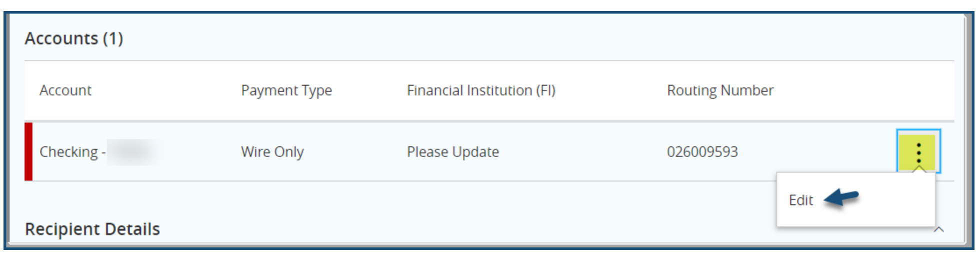
2. Select “Show Details” from the Actions menu.



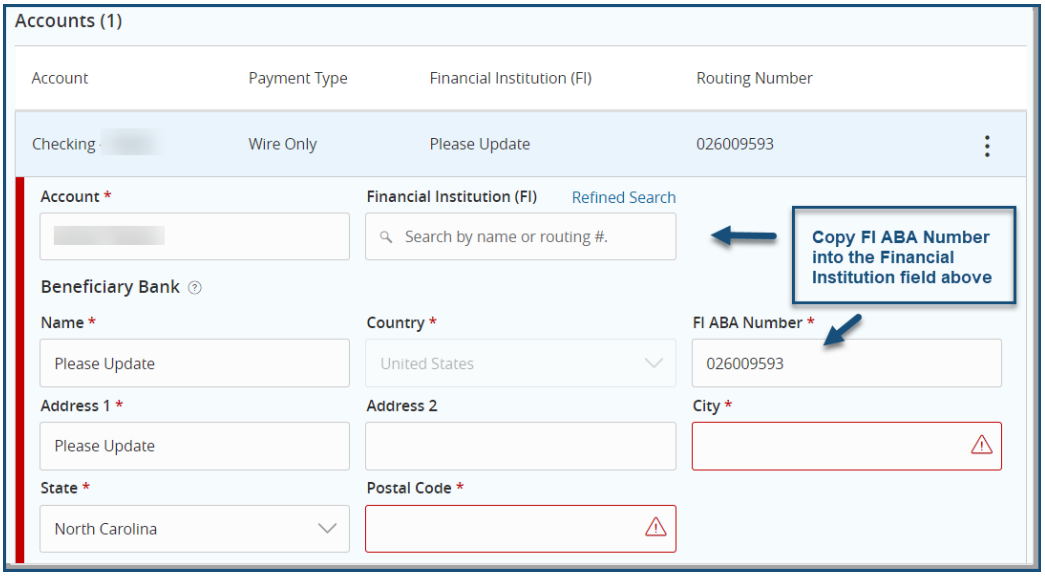
3. Notice the Beneficiary Bank fields that need to be updated. Select the pencil in the upper right corner to make the edits.



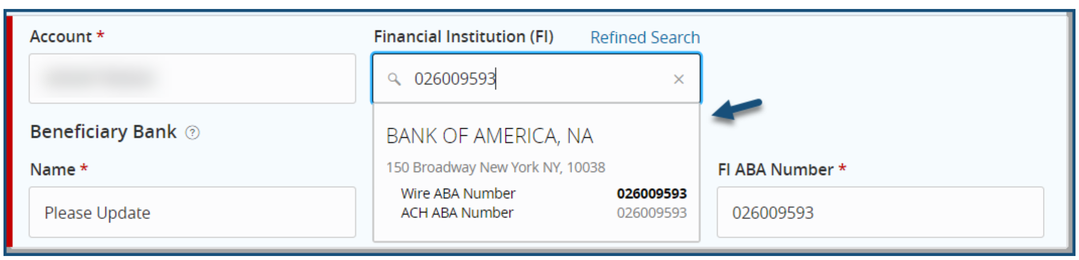
4. In the Accounts section, select the … and click on "Edit".



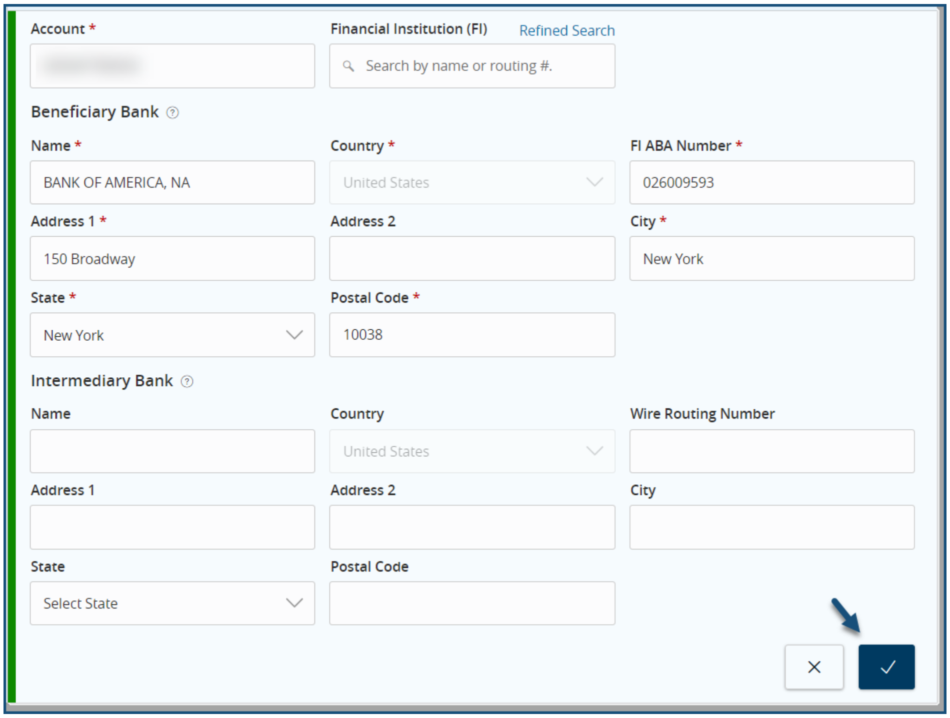
5. Copy the FI ABA Number into the Financial Institutions (FI) field above.



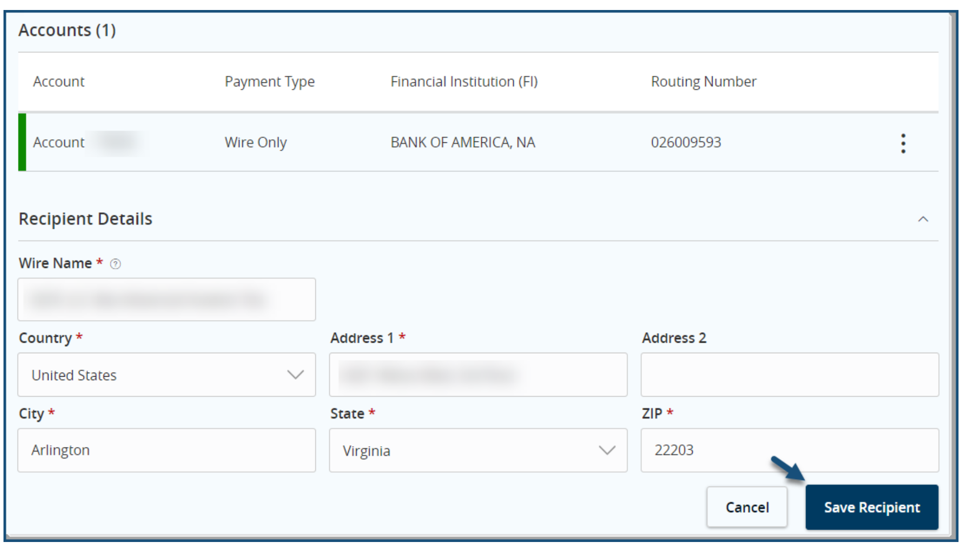
6. The system will retrieve the appropriate matching institutions. Select it from the dropdown menu.



7. 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.



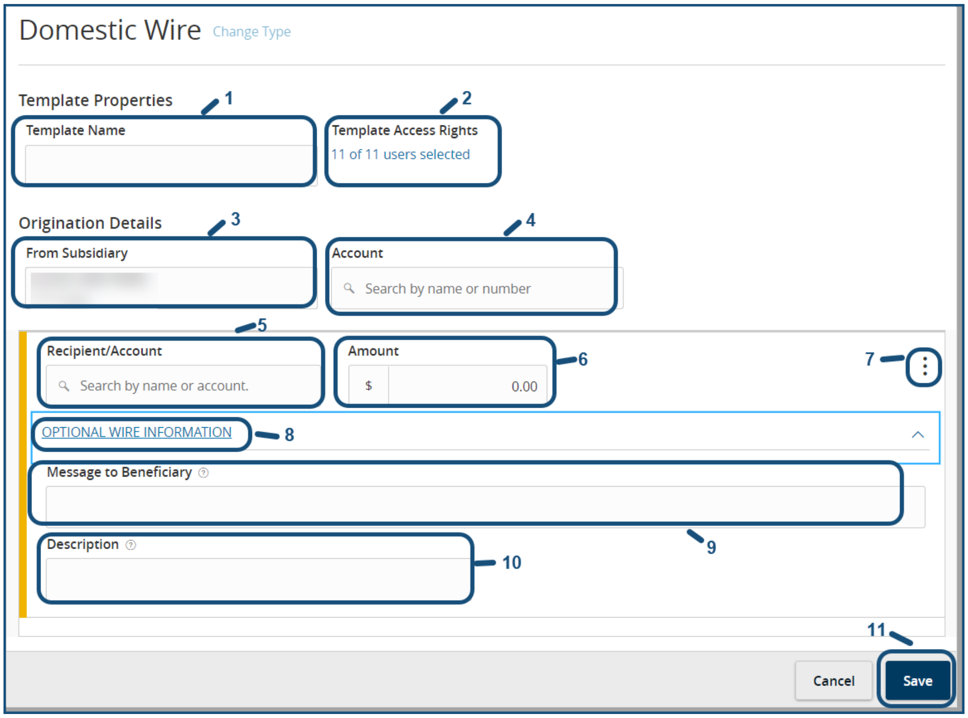
8. Click on "Save Recipient" in the lower right corner. The system will update all templates saved with the recipient.



Creating New Wire Templates

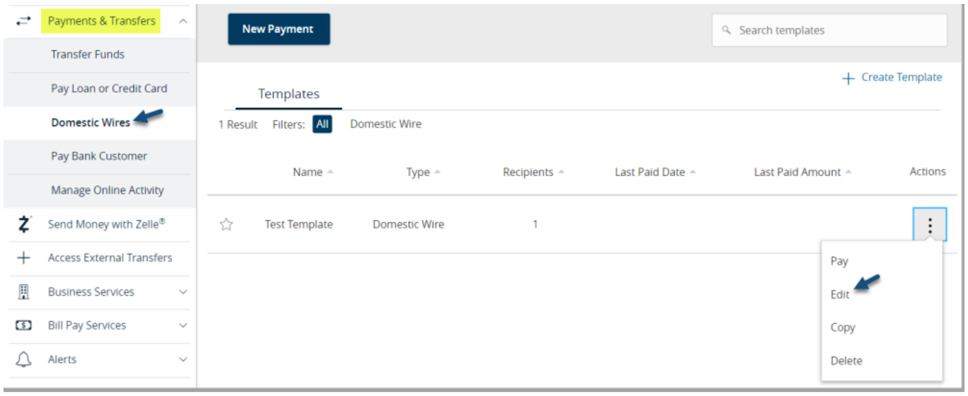
To create a template, navigate to Payments & Transfers on the left menu and select "Domestic Wires". Then click on "Create Template" and choose "Domestic Wire" from the dropdown menu.

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.

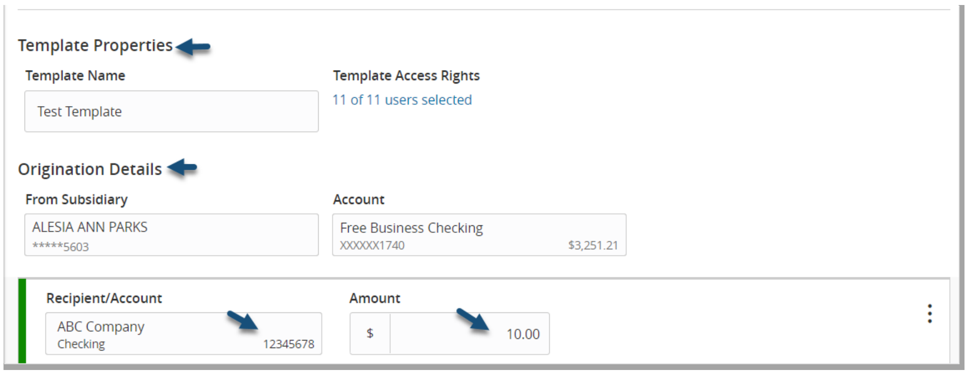


Managing Wire Templates

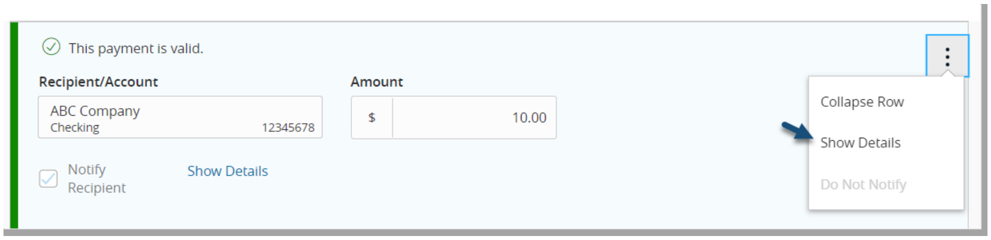
Templates can be edited by choosing “Domestic Wires” under Payments & Transfers on the left menu. All templates will display on the screen. Select the ... under Actions next to the appropriate template and choose “Edit” from the dropdown.



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



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



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