Business Online Banking – Wire Origination

Wire User Role Setup

Wire access must be turned on within a role that is assigned to a sub user to give that user access to the service. Wire Access can be added to an existing role that has already been created, or a new role can be created and assigned to a user. **The steps below will walk you through what access within a role you will want to turn on for Wire Access only.** Note: Authorized Signers will automatically receive the wire service without additional action needed.

Create a Role

1. Select **Manage Users**
2. Select **Roles**
3. Select **Add a New Role** in the right corner
4. In the **Role Name** input what you would like to name the role
5. Scroll down to **Wire Transfers**
6. In the **Wire Offset Accounts** select the appropriate offset accounts that the user will be able to use for the Wire Offset Account.
7. **Select User Access** – Select checkboxes next to the permissions you would like to assign to the role. See definitions of each permission below:

Wire Permission	Definition
Add Wire Templates	Allows sub users to add and schedule one-time and templates from wires
Delete Wire Templates	Allows sub users to delete wire transfer templates
Approve Wire Templates	Allows sub users to approve one-time and wire transfer templates
Wire History	Enables sub users to view wire transfer history. Users are restricted to viewing history based on the allocation of wire types (Domestic or International)

8. Select **Domestic Wire Transaction Type**
9. Input appropriate **Wire Limits** Note: The maximum limit for the business

10. is set by Summit Credit Union. If you would like the role to have the maximum limit you will input that limit).
11. Select **Create Role**

Edit Existing Role

1. Select **Manage Users**
2. Select **Roles**
3. Follow **Steps 5-10** in the **Create a Role** section above
4. Select **Save (**Note: Doing this will update all users that have been tied to the already existing role).

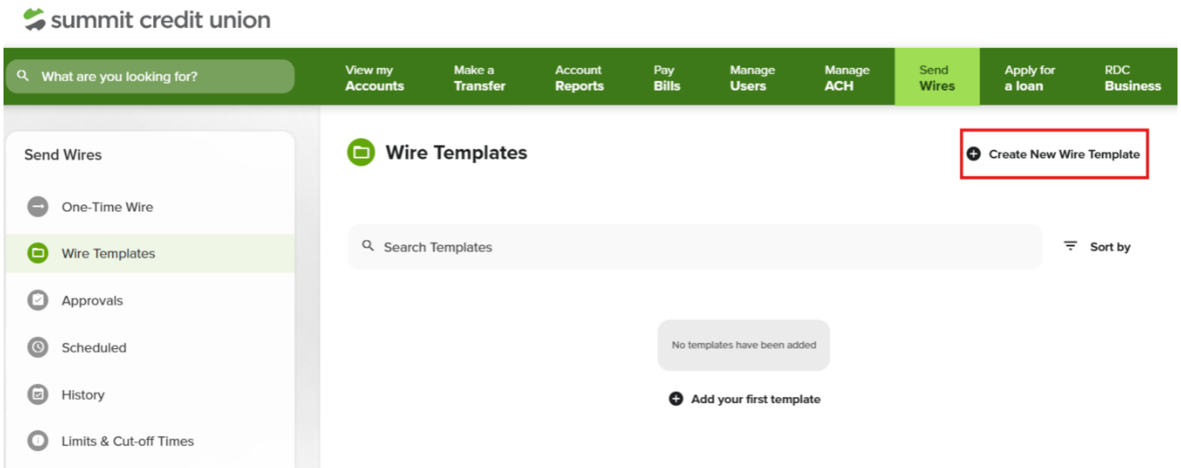
Wire Origination

Online Wire Origination allows a business to easily send a wire transfer through their Business Online Banking instead of having to contact Summit Credit Union. Once submitted through Business Online Banking the wire will flow through to the Wire department to be processed creating an easy experience.

Creating a Template

If businesses initiate wire transfers to the same beneficiary on a regular basis, wire templates can save time by saving the beneficiary and wire instructions. Users can schedule the wire template as needed, but still have the flexibility to update instructions, amounts, and beneficiary details for each wire.

1. Select **Send Wires**
2. Select **Wire Templates**
3. Select **Create New Wire Template**



4. In the **Wire Template Name** input what you would like to name the template
5. Select **Funding Account** from the dropdown
    a. The accounts that appear in the dropdown depend on the user's role permissions
6. Select **Wire Type**
7. Enter the **Full name of Account Holder**, **Account Number**, and **Recipient Routing Number**.
    a. The system will validate if the Beneficiary FI Routing Number is a valid wire routing number.
8. In the Additional Recipient Information Section fill in the **Recipient Address, City, State, Zip, and Telephone number** for whom you are sending the wire too.
9. Use the **Purpose** dropdown to select the purpose of the wire.
10. **If Applicable:** enter an optional message to the Beneficiary, or if there are additional wiring instructions select the **Correspondent Institution** or **Intermediary Institution** to enter additional receiving information.
11. Select **Save**

Edit a Template

1. Select **Send Wires**
2. Select **Wire Templates**
3. Select the template to edit

4. Make appropriate edits to the template
5. Click **Save**

Delete a Template

1. Select **Send Wires**
2. Select **Wire Templates**
3. Select the template to delete
4. Scroll to the bottom and select **Delete**
5. Select **Yes** when asked if you are sure you want to delete the template

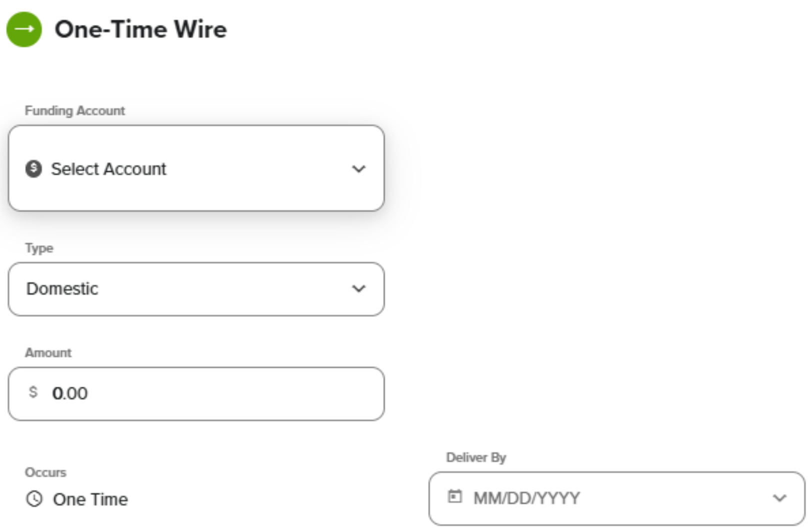
Schedule a Template

1. From the **Wire Templates** page, select **Schedule** next to the template you want to use.
2. On Template screen enter **Wire Amount**
3. Use the calendar dropdown to select your **Deliver By** date. (Note: If the wire is initiated post cutoff time for the current date, the next available business day will be the earliest selectable date for delivery).
4. **If Applicable:** Make any changes to the template information
5. Select **Review**
6. Select **Submit**
7. Move to **Approval Step** to finish processing (Note: This next step must be done in order for the transaction to fully process).

Initiating a One Time Wire

1. Select **Send Wires**
2. Select **One-Time Wire**
3. Select **Funding Account** from the dropdown
    a. The available funding account for each user will be defined by the user's roles that they have been assigned.
4. Select **Wire Type**
5. Enter the **Wire Amount**

6. Select the **Deliver By** date, from the calendar dropdown. Note: If the wire is initiated post cutoff time for the current date, the next available business day will be the earliest selectable date for delivery.



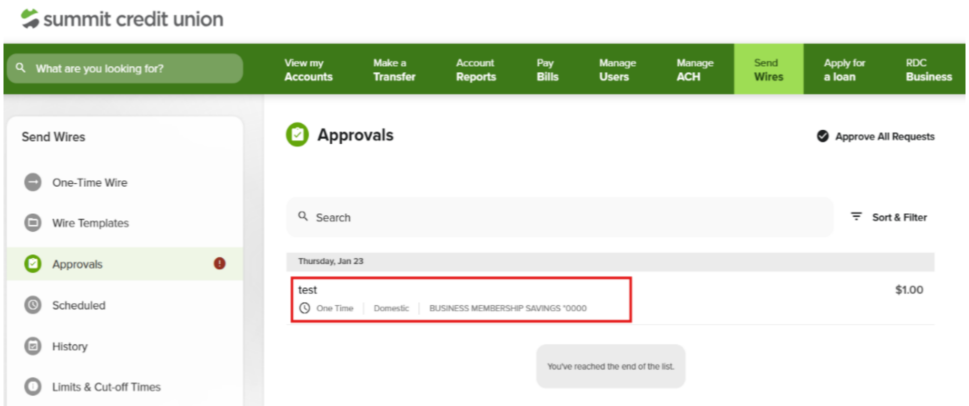
7. Enter the **Full Name of Account Holder**, **Account Number**, and **Recipient Routing Number**.
8. In the Additional Recipient Information Section fill in the **Recipient Address, City, State, Zip, and Telephone number** for whom you are sending the wire too.
9. Use the **Purpose** dropdown to select the purpose of the wire.
10. Select **Review**
11. Select **Submit**
12. Move to **Approval Step** to finish processing (Note: This next step must be done in order for the transaction to fully process).

Approving A Wire

Once all transactions have been submitted the system will require them to be approved and Multi-factor Authentication be completed. **Wires that are not approved will not be processed for Summit Credit Union.**

To review and decision a wire:

1. Select **Approvals**
2. Select appropriate **Wire** needing approval



3. Review the transaction and either **Approve** or **Reject**
   a. If the wire is rejected by the reviewer, a window will display to enter a reject reason. The Wire History will reject the transaction that was rejected, who rejected the template, and the rejection reason. An email will also go out to the originator displaying the wire information and the reject reason.
4. Complete **Multi-Factor Authentication** to complete processing to the wire department.

Scheduled Tab

The Scheduled tab displays a list of all pending ACH requests. These requests can be cancelled prior to processing.

1. Select **Send Wires**
2. Select **Scheduled**
3. Select any wire for additional information.
   a) If the wire has not been processed, you are able to select **Cancel Wire** at the bottom of the template details to cancel the scheduled request.

Limits & Cut-off Times

Listed here are your cutoff limits for the businesses allowance per day and per month. For any questions about your limits, please contact Treasury Management.