Business Wire Transfers - Online Banking

Contents

Business Administration

The Business Administration widget can be located:

1. As a favorite or,
2. In the **More** section of widgets

Creating a Role

1. Select **Roles** tab
2. Click **Add a Role**
3. Enter the **Role Name**
4. Enter a **Description**
5. Click **Create Role**
6. Role will be created
   Note: There are no permissions assigned to the role. To assign permissions, complete the Assigning Permissions, Accounts, and Limits to Roles process**.**

Assigning Permissions, Accounts, and Limits to Roles

Permissions

1. Select **Roles** tab
2. Select the **Role** to be updated

3. Click the **pencil** icon to the right of **Permissions**
4. Select **all of the permissions** that apply (e.g., Create Domestic Wires)
5. Click **Save Changes**

Account Permissions

1. Select **Roles** tab
2. Select the **Role** to be updated
3. Click the **pencil** icon to the right of **Accounts**
4. Select **all of the account permissions** that apply (e.g., Wire Funds Out From)
5. Click **Assign Accounts**
6. Select **Accounts** that apply (e.g., Solution Checking)
7. Click **Assign Accounts**

Limits

1. Select **Roles** tab
2. Select the **Role** to be updated
3. Click the **pencil** icon to the right of **Limits**
4. Select the **Methods** to be enabled (e.g., Wire Transfers)
5. Enter **Limits** to be applied (e.g., Daily, Weekly, Monthly)
6. Click **Save Changes**

Deleting a Role

1. Select **Roles** tab
2. Select the **Role** to be updated
3. Click **Delete Role**
4. Click **Yes, delete role**

Note: A role cannot be deleted if there are users associated to it.

Creating Users

A role must be established before a user can be created.

1. Select **Users** tab
2. Click **Add a User**
3. Enter the following information for the user:
    a. **Username**
       Note: Availability must be confirmed before the User can be created.
    b. **First Name**
    c. **Last Name**
    d. **Email**
4. Select a **Role**
5. Click **Check Availability**
6. Click **Create User**
7. A temporary password will be sent to the user's email. The user will need to log in to update

their password and set up their Security Questions.

Updating User Information

Name and Contact Info

1. Select **Users** tab
2. Select the **User** to be updated
3. Click the **pencil** icon to the right of either **Name** or **Contact Info**
4. Enter **Member Information**
5. Click **Save Changes**

Role Update

1. Select **Users** tab
2. Select the **User** to be updated
3. Click the **pencil** icon to the right of **Role**
4. Select **Role** to be applied
5. Click **Save Changes**

Reset Password

1. Select **Users** tab
2. Select the **User** to be updated
3. Click the **pencil** icon to the right of **Reset Password**
4. Select **Method** to receive new password
5. Enter **Reason** for Password Reset
6. Click **Submit**

Reset Security Questions

1. Select **Users** tab
2. Select the **User** to be updated
3. Click the **pencil** icon to the right of **Reset Security Questions**
4. Enter **Reason** for Resetting Security Questions
5. Click **Submit**

Deleting a User

1. Select **Users** tab
2. Select the **User** to be updated
3. Click **Delete User**
4. Click **Yes, delete user**

Adding a Payee

1. Select **Business Administration** widget
2. Click **Payees** tab
3. Click **Add a Payee**
4. Enter the **Payee Name** and **Nickname**

5. Click **Create Payee**
6. Click the **pencil** icon to add the Payee's Address and Phone Number
7. Click **Add a Payment Method** to add a Beneficiary Account
8. Complete the following for the Beneficiary Information:
    a. Enter an **Account Nickname**
    b. **Method**, select **Wire Transfer**
    c. **Routing Number**
    d. **Account Number**
    e. Select an **Account Type**
    f. If applicable, click **Add financial institution** to add intermediary FI information
        i. Enter intermediary FI **Routing Number**
    g. Click **Add Payment Method**

Updating a Payee

1. Select **Business Administration** widget
2. Click **Payees** tab
3. Select **Payee** to be updated
4. Complete all of the following that apply:
    a. Click the **pencil** icon to update the Payee's Address and Phone Number
    b. Click the **pencil** icon to update the Payment Method
        i. Complete all the following that must be updated:
            1. Enter new **Account Nickname**
            2. Select a **Method**
            3. Enter new **Routing Number**
            4. Enter new **Account Number**
            5. Select the new **Account Type**
            6. If applicable, click **Add financial institution** to add intermediary FI information
                a. Enter intermediary FI **Routing Number**
5. Click **Save Changes**

Deleting a Payee

1. Select **Business Administration** widget
2. Click **Payees** tab
3. Select **Payee** to be deleted
4. Click **Delete Payee**
5. **Note:** If there are payments pending for the Payee, the Payee **cannot** be deleted until the payment has been sent.
6. **Click Confirm**

Business Wire Transfers

Domestic wire transfers are available to all business memberships in good standing, but may only be authorized by users with authority. There is no limit to the number of wires that can be made through Online Banking. The Domestic Wire fee is $15 (Cut-off time 3:30 pm CST). Wires submitted prior to 3:30 pm CST will be sent out the same day.

Completing an Online Business Wire Transfer

Note: Payees must be established within online banking using the Adding a Payee process before wire transfers can be initiated.

1. An online banking authorized user will log in to online banking
2. Click the **Business Wires** widget
3. Select a **Payee**
4. Select the **Payee Account**
5. Select the **Funding Account**
6. If applicable, select a **Category**
7. Enter **Wire Amount**
8. Select **Date**
   Note: The delivery date cannot exceed 4 business days from the date the wire is scheduled.
9. If applicable, enter any **Originator to Beneficiary Info** (remittance advice information)
10. Verify the **Payment Confirmation**
11. Click **Confirm Payment**
12. Verification must be submitted before completing the Wire request by using one of the following:
    a. **Text**
    b. **Security Questions**
    c. **Email**
    d. **Call**
13. The following message will display stating the Wire has been submitted: **Wire payment successfully scheduled**.
14. The wire funds will not be sent out of the account until the approval verification process within online banking has been completed. *(Wires cannot be approved by the originator)*
    Note: Wires may be subject to additional verification. All wires over $100k will require additional verification.

Canceling an Online Business Wire

Note: If an Online Business Wire is submitted before 3pm CST, the member has until 3 pm CST to cancel the wire. If the Online Business Wire is submitted after 3 pm CST, the member has until 3pm CST the next business day to cancel the wire.

To cancel an online business wire transfer, complete the following:

1. Log into Online Banking
2. Click **Business Wires** widget
3. Click the **Business Wires** widget

4. Select the **Scheduled** tab
5. The scheduled payments will be listed.
6. Click **Cancel** for the appropriate wire transfer
7. If applicable, enter a **Reason** for canceling the Wire Payment.
8. Click **Cancel Payment**
9. The following message will appear stating the Wire Payment has been canceled: **Wire payment for John Doe scheduled for 2018-10-23 was canceled.**