

Treasury Management Services Domestic Online Wire Guide

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Wires Overview

The wire menu is located under *Payments* on the services menu in Treasury Management Services (TMS).

Wire	
Create USD Wire	Domestic wires can be sent online through TMS.
Create USD Wire from Template	New wires can be generated by choosing a beneficiary that has been saved, or from a saved template.
Create FX Wire	Domestic wires can be scheduled to go out automatically at recurring
Wire Activity	intervals or at a specified date in the future.
Recurring Wires	
Wire Templates	
Wire Beneficiaries	

Key features and points to note:

- ✓ Create USD Wire is used for wires in US dollars that are going to beneficiaries located in the United States.
- ✓ Setting up wire templates and wire beneficiaries streamlines the process of creating and sending repeat wires. The key difference is that *Wire Templates* retain the sending account information along with the beneficiary information. Saving as a *Wire Beneficiary* allows the user to choose the sending account each time the beneficiary is used.
- ✓ Wire cut-off times are located on the dashboard screen in TMS.
- ✓ Full physical address required for all wires (PO Box not accepted). If wire does not have physical address it will be rejected.

Outgoing wires require dual control, so there must always be a user that creates the wire and another user that approves and releases the wire to the bank. Users that approve wires must be registered for additional authentication using either the VIP Access secure token app or an automated phone call or text message. See the TMS Basics Guide for more information on additional authentication and on the TMS mobile app.

Wire approvals can be completed in TMS from either *Wire Activity* in the Payments menu or the Payments Pending Approval widget on the dashboard, or from the TMS mobile app.

There are two system-forced notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed. There are additional wire notifications that each user can add in Notification Setup located under the user menu.

Domestic Wires

When wires are periodically sent to the same recipient there are two ways to store the recipient's information for future use – as a wire Beneficiary or in a wire Template.

- When the recipient is set up as a *Beneficiary* a wire can be sent to that recipient from any of your company's wire accounts.
- A *Template* associates the sending account along with the recipient's bank account information.

Saving Beneficiaries

Beneficiaries that will be used periodically for wires should be added in Wire Beneficiaries.

<u>Wire menu > W</u>	/ire Beneficiaries >	> Create New	<u>Beneficiary</u>
1			

MISSION BANK		Message Center	Notifications	Cut-Off Times	Last Login: 03/28/2022, 0)2:28 PM, PST	🐣 Hi, dduck 👻
MISSION BANK		DASHBOARD	ACCOUNTS -	PAYMENTS -	RECEIVABLES -	REPORTING -	ADMIN -
> Wire Beneficiaries					Create New Beneficiary	≵ Download	▼ 🔒 Print
Create a Domestic	Beneficiary						
1. Beneficiary Information	2. Review 3. Confirmation						
Domestic International						* Indicates Re	quired Field
Bank ID: *	Routing Number Q	Intermediary	Bank Information				
Bank Name: *		Bank ID:		Routing Num	ber Q	Ŵ	
Bank City: *		Bank Name:					
Bank State: *	•	City:					
		State:					
Account Number: *							
Re-enter Account Number: *							
Name: *							
Address:	Address Line 1						
	Address Line 2						
City: *							
State: *	•						
Zip Code: *							
Notes:							
Review Reset Cancel							
Reset Cancer							

Please Note: The user needs to ensure the Beneficiary designation is "Domestic." (The upper portion is information for the receving bank, the lower is for the recipient of the wire.) Setting up Intermediary Bank Information is optional for a domestic wire.

One-time Wire Beneficiary

If a one-time wire is being sent, recipient information can be added when creating the new wire.

Wire menu > Create USD Wire

Begin a new wire and click directly in the Beneficiary window. A hyperlink will open to Enter Beneficiary,

Create USD Wire [®]			
1. Payment and Beneficiary Information	2. Review	3. Confirmation	
Domestic Create Multiple Wires		* Indica	tes Required Field
Payment Information			
Wire Company Name: *	DAISY MARIE DUCK	•	
Debit Account: *	Daisy Checking	Q	
Beneficiary: * 😡	Select a Beneficiary	Q	
Wire Amount: *	Enter Beneficiary	USD	

Another option from the same screen is to click the search button to the right of the Beneficiary field and choose Enter Beneficiary from the Search Beneficiaries pop-up.

Charles David			Me	essage Center	Notifications	O Cut-Off Times	Last Login: 03/28/2022	2, 02:28 PM, PST	🖀 Hi, dduck 👻
MISSION BANK	Search Benefic	iaries					×		ADMIN 👻
Create USD Wire e		Q, Not found	PEnter Beneficiary						
1. Payment and Beneficiary Info	Beneficiary Name \$	Beneficiary Account Number ≑	Bank ID ≑	Bank Name	± 1	Bank Country ‡			
Domestic Create Multiple Wir	Serence y Hume V	CONTROL +	Durk ID +	Sank Hame		June Country +		* Indicates R	Pequired Field

After clicking Enter Beneficiary an area to the right will open for the recipient's information.

Create USD Wire [@]						
1. Payment and Beneficiary Information	2. Review	3. Confir	mation			
Domestic Create Multiple Wires						* Indicates Required Field
Payment Information			Beneficiary Information			
Wire Company Name: *	DAISY MARIE DUCK	•	Bank ID: *	Routing Number	Q	
Debit Account: *	Daisy Checking	Q	Bank Name: *			
Beneficiary: 🕑	Select a Beneficiary	Q	Bank City: *			
Wire Amount: *	0.00	USD	Bank State: *			
Frequency: *	One Time	-	Account Number: *			
Effective Date: *	03/29/2022		Re-enter Account Number: *			
Purpose: *	Purpose of Payment		Name: *			

Please Note: Recipients entered using either of these options <u>will not</u> be added to the Wire Beneficiaries list for future use.

Entering Wires

A new domestic wire is started from *Wires menu* > *Create USD Wire*. The beneficiary is added by choosing from the Wires Beneficiary list or created as a one-time beneficiary, as described above.

MISSION BANK			Message Center	Notifications	O Cut-Off Times	Last Login: 03/29/202	2, 11:34 AM, PST	🐣 Hi, dduck 👻
MISSION BANK			DASHBOARD	ACCOUNTS -	PAYMENTS -	RECEIVABLES -		ADMIN 👻
Create USD Wire [©]								
1. Payment and Beneficiary Information	on 2. Review	3. Confirmation	$ \rightarrow $					
Domestic Create Multiple Wires							* Indicates R	equired Field
Payment Information								
Wire Company Name: *	DAISY MARIE DUCK	-						
Debit Account: *	Select Accounts	Q						
Beneficiary: * 🛛	Select a Beneficiary	Q						
Wire Amount: *	0.00	USD						
Frequency: *	One Time	•						
Effective Date: *	03/30/2022							
Purpose: *	Purpose of Payment							
Additional Information: 0	Sender to Receiver Info. Line 1	+						
Reference Beneficiary: 0								
Review Reset Cancel								

Wires are in dual control. The user that sets up the wire will enter the payment information, review the entries, and confirm the information is correct. Then the wire will go into pending status until it is approved by another user.

Wire Templates

A wire template is useful if wires are always sent to a beneficiary using the same company account.

Before creating a template, the recipient must be created as a Wire Beneficiary, then it can be added to the template.

Wire Templates are created from *Wires menu > Wire Templates*.

MUSSION DANK	Templates K Wire Templates Bene		Message Center	Notifications	O Cut-Off Times Last Login: 03/29/2022, 11:34 AM, PST			🖀 Hi, dduck 👻
MISSION BANK			DASHBOARD	ACCOUNTS -	PAYMENTS -	RECEIVABLES -	REPORTING -	ADMIN -
Search Templates	<	Wire Templates ¹ Beneficiaries				Create New Template	🕹 Download	🝷 🛛 🖨 Print

Create a Wire T	mplate	
1. Payment and Beneficiary	nformation 2. Review 3. Confirmation	
Wire Template Det	hil	* Indicates Required Field
Payment Information		
Template Name: *	Duck Sample	
Wire Company Name: *	DAISY MARIE DUCK	
Debit Account: *	Daisy Checking Q	
Beneficiary: * 🔞	Select a Beneficiary Q	
Purpose: *	Purpose of Payment	
Additional Information: 0	Sender to Receiver Info. L	
Reference Beneficiary: 📀		
Review Reset C	ncel	

Entering Templated Wires

After wire templates have been created and stored, they are used by choosing *Wires menu* > *Create USD Wire from Template.*

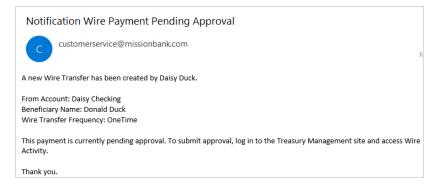
Once a template is established, the only fields that need to be completed are the amount, frequency, date, and purpose.

Create USD Wire from	m Template
1. Payment and Beneficiary Informati	on 2. Review 3. Confirmation
Payment Information	
Template:	Duck Sample
Wire Company Name:	DAISY MARIE DUCK
Debit Account:	Daisy Checking
Beneficiary:	Donald Duck
Wire Amount: *	0.00 USD
Frequency: *	One Time
Effective Date: *	03/30/2022
Purpose: *	Test
Additional Information: 🛛	Sender to Receiver Info. Line 1
Reference Beneficiary: 0	
Review Reset Cancel	

As noted above, wires are in dual control. The user that sets up the wire will enter the payment information, review the entries, and confirm the information is correct. Then the wire will go into pending status until it is approved by another user.

Wire Approval

When a wire has been entered and is pending approval each user that has wire approval entitlement will receive an email:



Wire approvals can be completed in TMS from either the *Payments Pending Approval* widget on the dashboard or *Wire Activity* in the Payments menu.

A small number of pending wires can easily be decisioned directly from the TMS dashboard. The widget indicates the types of pending payments and how many there are. Clicking Wire will display the items that need to be reviewed and clicking on the Transaction ID will show the details of the wire.

MIS	SION BANK						Me Me	essage Center	Notifications C	Cut-Off Times Las	t Login: 03/29/2022, 03: PAYMENTS -	56 PM, PST	i, donduck 👻
									Account List	MB Holiday Ca	alendar		
'aym	ents Pending A	pproval	Transfer	r (0) 🕴 Loan P	ayment (0)	Wire (1)	ACH (0)			MB User Guide	es - Treasury Manage	ement Services	
	Transaction ID 🗘	Wire Type ≎	Debit Account \$	Beneficiary Name ≎	Currency \$	Wire Amount ‡	Effective Date ≎	Created Date ≎	Status ‡				
	W000000999774	Domestic	xx7878	Donald Duck	USD	\$2.58	03/30/2022	03/29/2022	Pending Approval				
										Quick Transfe	er		
										From Account: *	From Account	Q	
										To Account: *	To Account	Q	
Аррі	rove Rejec	t Res	et							Amount: *	Amount		

If there is a longer list of wires to approve, the *Wire Activity* screen also lists the items that need action. Wire details can be viewed from this screen and a wire can be approved or cancelled.

	Wire Activity Recurring Wires										Create New Payment & Download - 🖨 Print			
Payment	Type	to filter	Q											
Search Wire		Transaction ID 🗘	Wire Company ‡	Wire Type ‡	Debit Account \$	Beneficiary Name ‡	Currency \$	Wire Amount ‡	Effective Date \$	Created Date \$	OMAD ‡	Status 🗘	Actions	
		W000000999774	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	2.58	03/30/2022	03/29/2022		Pending Approval	Cancel Wire	
		<u>W000000999370</u>	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	1.41	03/29/2022	03/29/2022		Cancelled		

Either the *Payments Pending Approval* widget or the *Wire Activity* screen will display the eligible approvers for a wire when the user hovers over the Pending Approval radio button.

>	Wire A	ctivity ¹ Recurri	ing Wires	Create New Payment 🕹 Download 🗸 🖨 P						🔒 Print			
	Type to filter Q												
Wire		Transaction ID 🗘	Wire Company ‡	Wire Type 🗘	Debit Account ¢	Beneficiary Name 🗘	Currency \$	Wire Amount \$	Effective Date \$	Created Date \$	OMAD ≑	Status ≑	Actions
Search		W000001000924	DAISY MARIE DUCK	International	xx7878	Duck Enterprises Int'l	CAD	18.23	03/30/2022	03/30/2022		Pending Approval	
		<u>W000000999774</u>	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	2.58	03/30/2022	0 Eligible Ap	provers:		
		Viewing 1 - 2 of 2	wires							Donald Duck			

The TMS mobile app can also be used to approve outgoing wires. The functionality and the process are the same as from a desktop.

Wire approvals can be managed from the dashboard landing page of the app or from the menu. (The dashboard must be configured on a desktop and the settings will transfer to the app.)

\equiv My Dashboard		MISSION BA	NK	\equiv Wires Pending App	oroval
Welcome! Last Login: 03/29/2022,	03:58 PM, PST		58 PM, PST	Select All	0 of
MESSAGES NOTIFICATIONS	CUT-OFF TIMES	Dashboard	CUT-OFF TIMES	Donald Duck from xx7878	\$2.58
Accounts	Available Balance Current Balance	Accounts	ilable Balance urrent Balance		
Daisy Duck Ent (1)	\$5.26 \$5.26 ~	Payments	\$5.26 \$5.26		
Others (2)	\$16.20 \$9.28	Pending Approvals	\$16.20 \$9.28		
		ACH	Ş9.28		
Pending Approva	0 USERS	Transfers			
0	0	Loan Payments	0		
TRANSFERS	DAN PAYMENTS	Wires	1 N PAYMENTS		
Positive Pay Decis		Users	15		
0 ACH EXCEPTIONS CH	0 ECK EXCEPTIONS	Positive Pay	0 K EXCEPTIONS		
		Message Center			
		About		× Reject	 Approve

Regardless of the channel used to approve the wire, the approver will need to enter a code from their company's chosen authentication method, either the VIP Access secure token app or the automated phone call/text.

Wire Notifications

As stated previously, there are two system-forced notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed.

There are additional wire notifications that each user can add in Notification Setup located under the user menu.

NOTE* (only applies to domestic wires)

MISSION BANK	Message Center Votifications O Cut-Off Times Last Login: 03/30/2022, 12:05 PM, PST A Hi, donduck - DASHBOARD ACCOUNTS - PAYMENTS - REPOR Notification Setup Log Off					
		DASHBOARI	D ACCOUNTS	▼ PAYMENTS ▼	REPORT	1
Notification Preferences					L	Log Uff
Email: * donduck@email.com						
Mobile #: Messaging and data rates may apply.						
● ACH						
O Admin						
O Login						
O Positive Pay						
Stop Payment						
Transfer/Loan Payment						
• Wire						

Users may want to activate the 30 minute warning notices to ensure all wires are approved prior to the cut-off times.

Hite Edited/Deleted			
Wire File Uploaded			
Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff			
Foreign Currency Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff			
Rate Quote/Contract Accepted			
Rate Quote/Contract Approval Rejected			

Each user can choose from desktop, email, or text as delivery methods for the alerts they set up for themselves.

We encourage users to explore these optional notifications.