



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
Create USD Wire from Template
Create FX Wire
Wire Activity
Recurring Wires
Wire Templates
Wire Beneficiaries

Domestic wires can be sent online through TMS.

New wires can be generated by choosing a beneficiary that has been saved, or from a saved template.

Domestic wires can be scheduled to go out automatically at recurring intervals or at a specified date in the future.

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.

Wire menu > Wire Beneficiaries > Create New Beneficiary

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/28/2022, 02:28 PM, PST Hi, dduck

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 Required Field

Bank ID: * Routing Number [] [Q]

Bank Name: * []

Bank City: * []

Bank State: * []

Account Number: * []

Re-enter Account Number: * []

Intermediary Bank Information

Bank ID: Routing Number [] [Q] []

Bank Name: []

City: []

State: []

Name: * []

Address: Address Line 1 []

Address Line 2 []

City: * []

State: * []

Zip Code: * [] - []

Notes: []

Review Reset Cancel

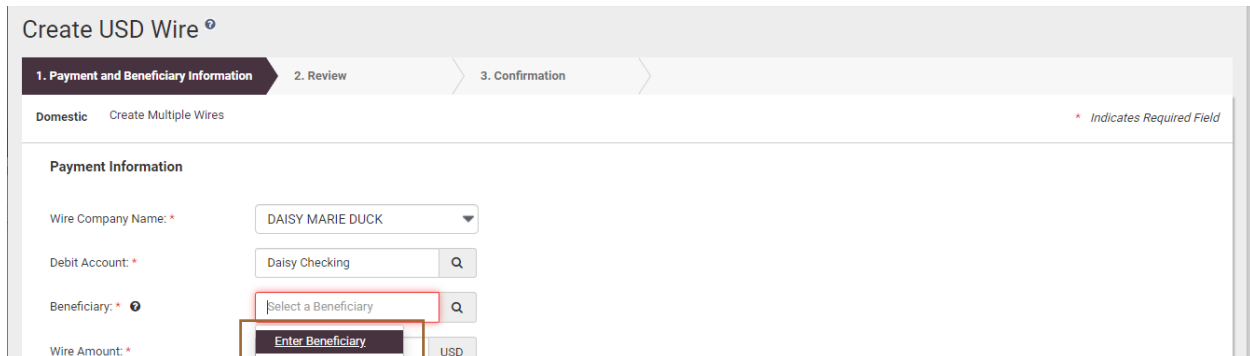
Please Note: The user needs to ensure the Beneficiary designation is “Domestic.” (The upper portion is information for the receiving bank, the lower is for the recipient of the wire.) Setting up Intermediary Bank Information is optional for a domestic wire.

One-time Wire Beneficiary

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

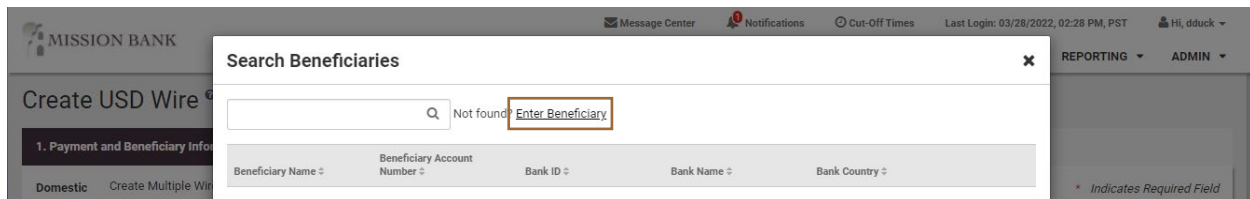
Wire menu > Create USD Wire

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



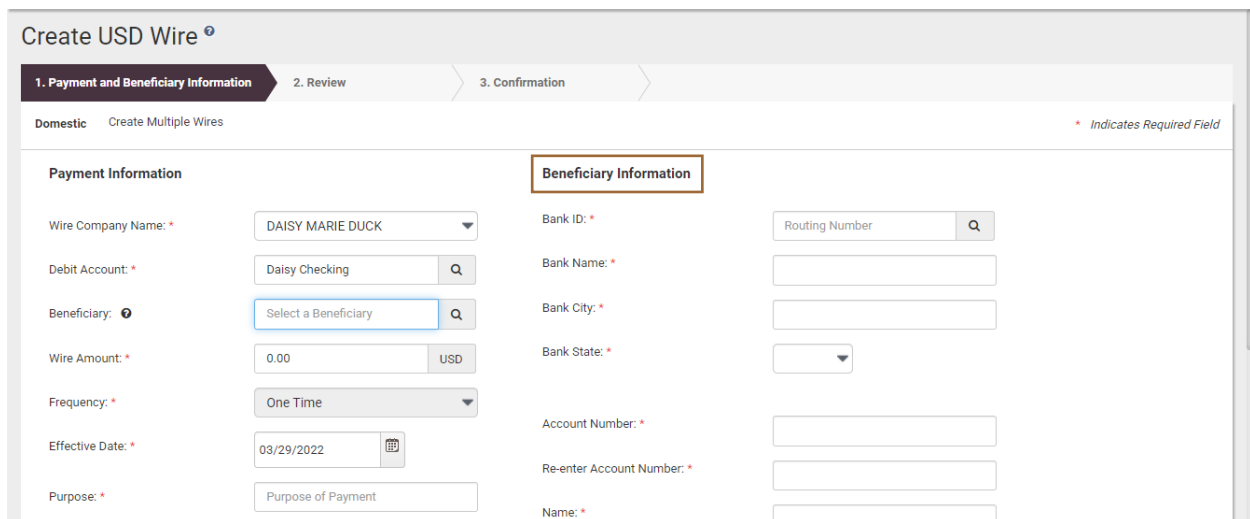
The screenshot shows the 'Create USD Wire' form with three steps: 1. Payment and Beneficiary Information, 2. Review, and 3. Confirmation. Under 'Payment Information', the 'Beneficiary' field is highlighted with a red box, and a button labeled 'Enter Beneficiary' is also highlighted with a red box.

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.



The screenshot shows a 'Search Beneficiaries' pop-up window with a search bar and a 'Not found' message. A button labeled 'Enter Beneficiary' is highlighted with a red box.

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



The screenshot shows the 'Create USD Wire' form with the 'Beneficiary Information' section highlighted with a red box. This section includes fields for Bank ID, Routing Number, Bank Name, Bank City, Bank State, Account Number, Re-enter Account Number, and Name.

Please Note: Recipients entered using either of these options will not 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 Cut-Off Times Last Login: 03/29/2022, 11:34 AM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

Create USD Wire

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * DAISY MARIE DUCK

Debit Account: * Select Accounts

Beneficiary: * Select a Beneficiary

Wire Amount: * 0.00 USD

Frequency: * One Time

Effective Date: * 03/30/2022

Purpose: * Purpose of Payment

Additional Information: * Sender to Receiver Info, Line 1

Reference Beneficiary: *

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*.

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/29/2022, 11:34 AM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

Search Templates < Wire Templates Beneficiaries

Create New Template Download Print

Create a Wire Template

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Wire Template Detail * Indicates Required Field

Payment Information

Template Name: *

Wire Company Name: *

Debit Account: *

Beneficiary: *

Purpose: *

Additional Information:

Reference Beneficiary:

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 Template

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Payment Information

Template: **Duck Sample**

Wire Company Name: **DAISY MARIE DUCK**

Debit Account: **Daisy Checking**

Beneficiary: **Donald Duck**

Wire Amount: *

Frequency: *

Effective Date: *

Purpose: *

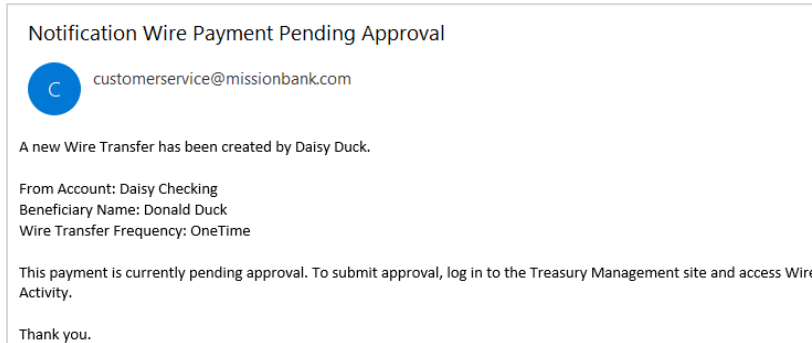
Additional Information:

Reference Beneficiary:

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.

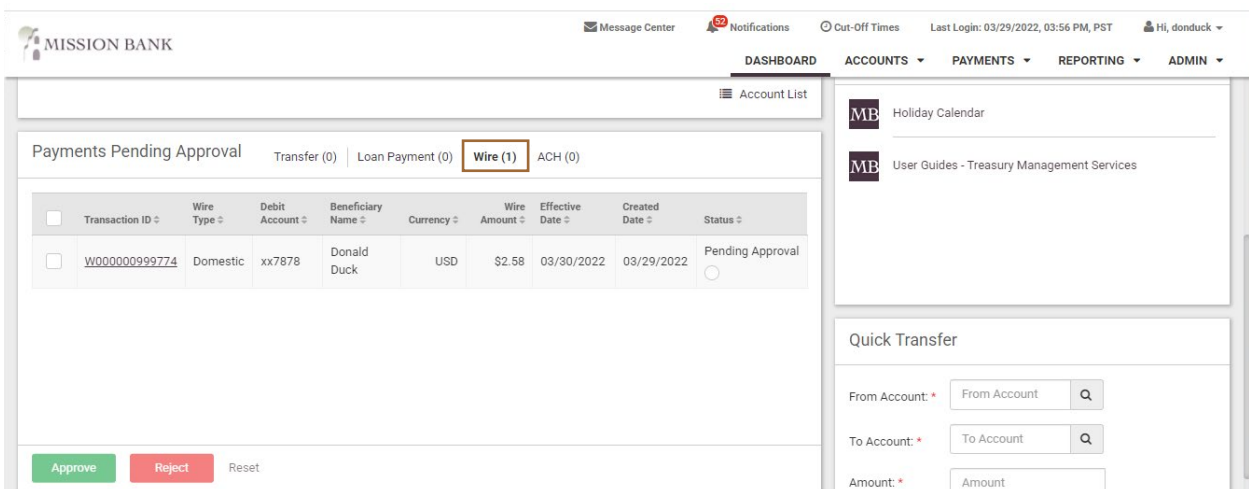
Wire Approval

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

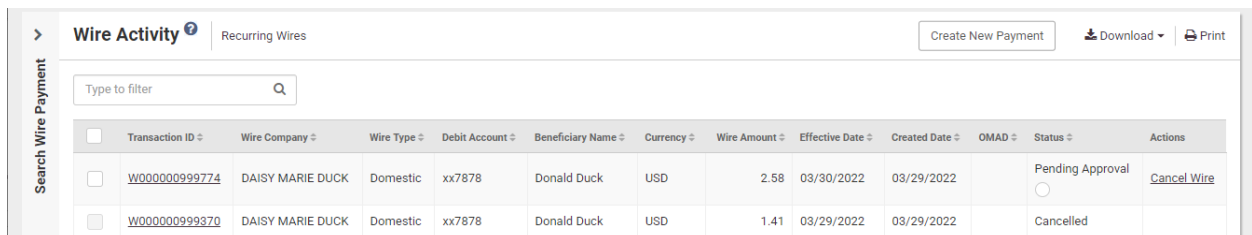


Wire approvals can be completed in TMS from either the *Payments Pending Approval* widget on the dashboard or *Wire Activity* in the Payments menu.

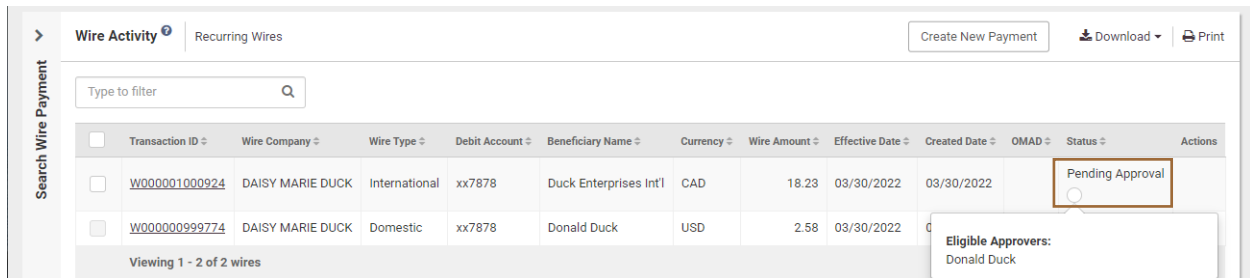
A small number of pending wires can easily be decisioned directly from the TMS dashboard. The widget indicates the types of pending payments and how many there are. Clicking Wire will display the items that need to be reviewed and clicking on the Transaction ID will show the details of the wire.



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.

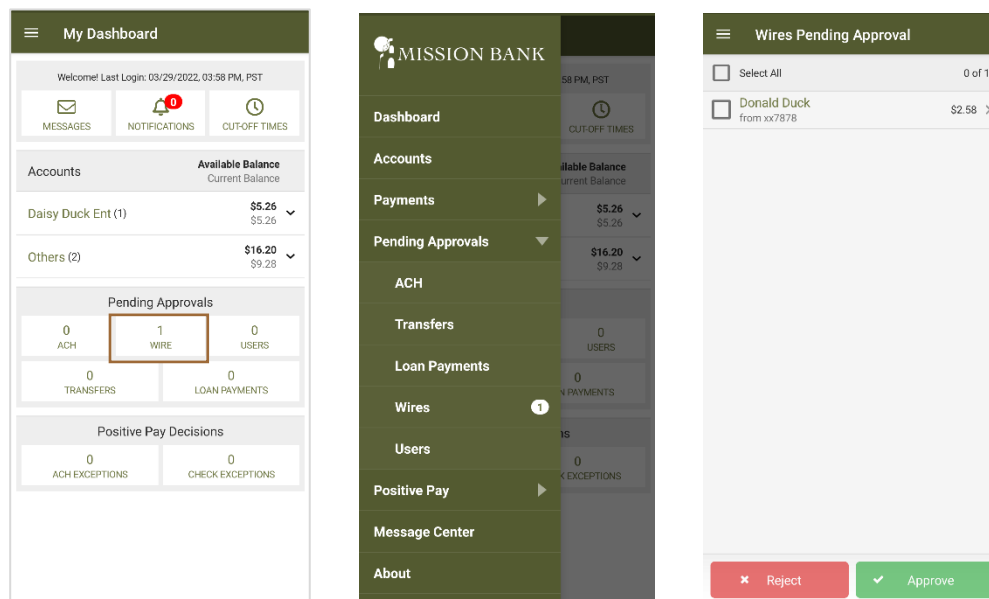


Either the *Payments Pending Approval* widget or the *Wire Activity* screen will display the eligible approvers for a wire when the user hovers over the Pending Approval radio button.



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.)



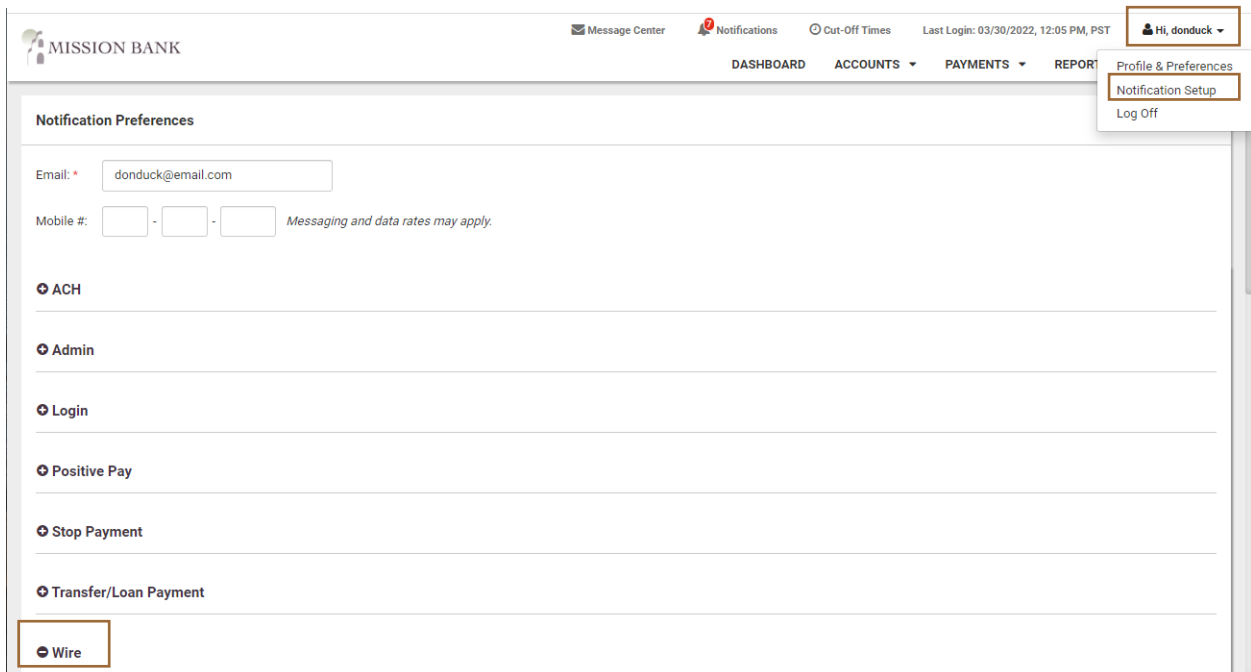
Regardless of the channel used to approve the wire, the approver will need to enter a code from their company's chosen authentication method, either the VIP Access secure token app or the automated phone call/text.

Wire Notifications

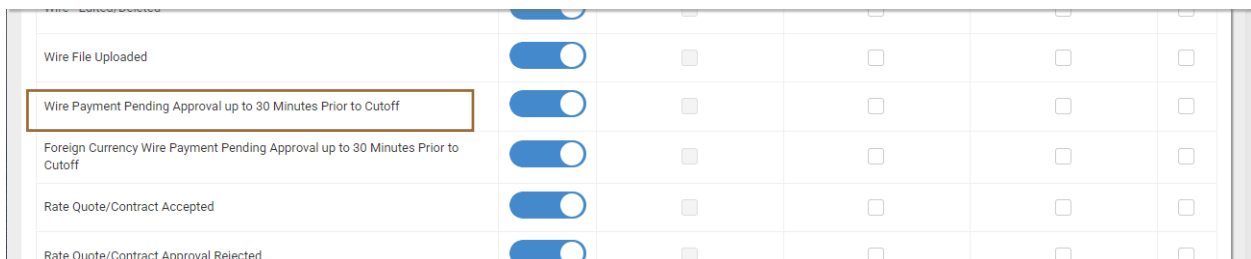
As stated previously, there are two system-forced notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed.

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

NOTE* (only applies to domestic wires)



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



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.