Wire Transfer User Guide

Cost
$25/month +
See Statement of Fees
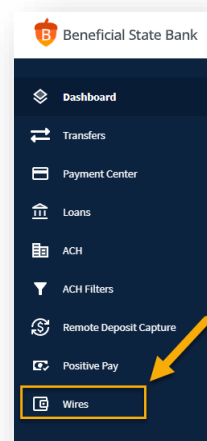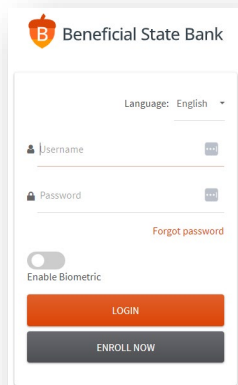for individual wire costs

Cut-Off Times
12:30 pm PST Foreign
1:30 pm PST Domestic

Accessing the Wire Service in Online Banking   beneficialstatebank.com
Log into Online Banking with your username and password. Select Wires from the side menu.

Create and Approve a Wire – Consolidated
Initiate a Wire
- Click Create Domestic Wire and enter the information manually.
- Click Create International Wire and enter the information manually.
- Click Templates and update dollar amount manually.
- Click Search Outgoing Wires and select a previously completed wire to copy and repeat.

Approve a Wire

Sole Control
- Click Search Outgoing Wires to locate the wire in process.
- Click the wire itself to review the wire details.
- Click Submit at the bottom to release the wire and complete the wire process.

Dual Control
- Click Search Outgoing Wires to locate the wire in process.
- Click the wire itself to review the wire details.
- Click Approve at the bottom to approve the wire.
- Click Search Outgoing Wires to locate the approve wire.
- Click the wire itself to review the wire details again.
- Click Submit at the bottom to release the wire and complete the wire process.

Individual Wire Service Tab Descriptions – Detailed

Search Outgoing Wires

- Every outgoing wire will be listed here including Pending, Approved and Submitted wires.
- From this screen, you can Approve wires that are Pending. (dual control)
- From this screen, you can Submit wires that are Approved. (dual control)
- Pending My Approval means that you have the authority to Approve the wire.
- Pending Other Approval means that you do not have the authority to Approve the wire.
- After clicking on the wire you wish to review, scroll down to locate your available next options, including the Copy feature for repeating a previous wire.
- After a wire has been completed, you can click on the wire itself to see updated IMAD/OMAD information if available.

Search Incoming Wires

- From this screen, you can view details on incoming wires that you have received. Not every wire is guaranteed to display here, based on the processing method including extenuating circumstances.

Create Domestic Wire and Create International Wire

- Using these screens, you can manually input a new Domestic or International Wire.
- See below for tips on each individual field.

Beneficiary's FI Country

Beneficiary's FI Country — Name of Country - India, United Kingdom

Currency

Currency — Currency Type - USD, EUR

Base Amount * — Receiving Amount

Sending USD Amount — Sending USD Amount

Receiving Foreign Amount * — Receiving Foreign Amount*

Estimated Exchange Rate

0.0000000000 — Rate will prefill based on your choices

To

Beneficiary

Account Type

Beneficiary ID Type — Select Account Type - Account Number, IBAN

Account

Beneficiary Account — Full Beneficiary Account Number - Or Full IBAN

Name and House Number / Street

Beneficiary Name — Full Beneficiary Name

Beneficiary Additional Name and/or Street — Full Beneficiary Street Address

City — Beneficiary City — Beneficiary City

State — Don't enter a state for Int'l

Postal Code — Beneficiary Postal Code — Postal Code

Country

Beneficiary Country — Enter Beneficiary Country (may be different than country you are sending wire to)

Notes to Beneficiary

Notes to Beneficiary — These notes go on to the Beneficiary - Invoice #, Purpose of Payment, etc.

Beneficiary's Financial Institution ▼

ID Type
Beneficiary's FI ID Type — Wire Identifier - SWIFT Code, BIC, Etc. ▼

ABA / BIC / SWIFT
Beneficiary's FI ABA / BIC / SWIFT — Full Beneficiary Bank Wire Code

Name and House Number / Street
Beneficiary's FI Name — Name of Beneficiary Bank

Beneficiary's FI Additional Name and/or Street — Address of Beneficiary Bank

City — Beneficiary's FI City **State** — Beneficiary's FI State ▼ **Postal Code** — Beneficiary's FI Postal Code

Country
Beneficiary's FI Country — Country of Beneficiary Bank (should match country you chose at top)

Beneficiary's FI Info
Ben Bank Info — Add'l Info for Bene Bank - (Canada - 9 digit sort code / China - Phone # of Beneficiary)

Intermediary Financial Institution ▼ — Click to expand "Intermediary" as needed

Additional tips for creating wires:
- "beneficiary" is the person/entity you are sending the wire to.
- "beneficiary bank" or "beneficiary FI (financial institution)" is the final bank you are sending the wire to.
- "intermediary bank" is either a domestic or international bank assisting as a 3rd party or go-between.
- If your beneficiary's name is too long to fit in the name line, you can continue the name into the top address line.
- You do not need to enter a State for international wires.
- Use the Notes to Beneficiary section to include any identifying information (invoice number, etc.).
- Use the Beneficiary FI Info section to include any country-specific requirements (Canada Transit Number, beneficiary phone number, etc.).
- Remember to select the appropriate Beneficial account to send the funds from at the bottom.
- NEW! All wires will default to process at the next available timeslot, based on the current cut-off time. This means that you are never required to use the "scheduled date" feature at the bottom. Using the "scheduled date" function will allow you to pre-approve a wire for a date further out than today or tomorrow when past the daily cut-off.

For use with Future Dated Wires ONLY!

Scheduled Date ▼

Click to schedule

Templates

- Once a wire has been created, you can click Search Outgoing Wires and click the wire itself, then scroll to the bottom and click Create Template to keep this wire in the templates list for easy resending.

| Return to List | Edit | Print | Create Copy | Create Template | Approve | Cancel Wire |

- Once you have added a wire to your templates, you can select that template on the templates tab, click Edit at the bottom, update any information such as dollar amount, and then save for approval.

Approve and Release Wires

- When you have multiple wires to approve or release at the same time, these tabs make that easier than clicking through each wire individually.
- Remember to Approve wires first, and then you can Submit for release.
- Select the wires you wish to quick-review by checking the box next to each wire.

✔	Proc. Date	OLB #	Amount
✔	02/09/2021	42	$1.00
✔	02/09/2021	24	$1.00

- Click Review at the top to quick-review the wires you selected.
- Click Submit for Bulk Approval or Submit for Bulk Release to complete the approval or release process.

Select	Review	Submit
Select wires to submit for bulk approval.	Review selected wires before submitting for bulk approval.	Submit wires for bulk approval and review the results.

You are now ready to submit the wires for bulk approval. Take one last moment to review the wires. Once you are sure that everything is in order, you may click the Submit button to begin the process.

| Submit For Bulk Approval | Previous Step |

Select	Review	Submit
Select wires to submit for bulk release.	Review selected wires before submitting for bulk release.	Submit wires for bulk release and review the results.

You are now ready to submit the wires for bulk release. Take one last moment to review the wires. Once you are sure that everything is in order, you may click the Submit button to begin the process.

| Submit For Bulk Release | Previous Step |