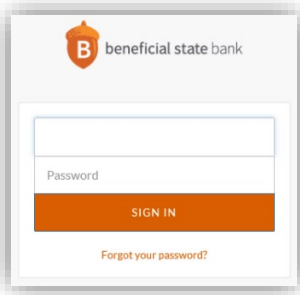build something beautiful. | beneficial state bank
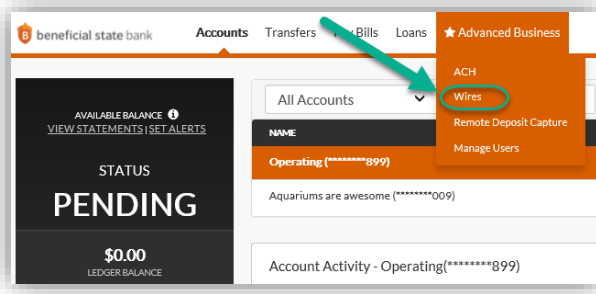
Wire Transfers
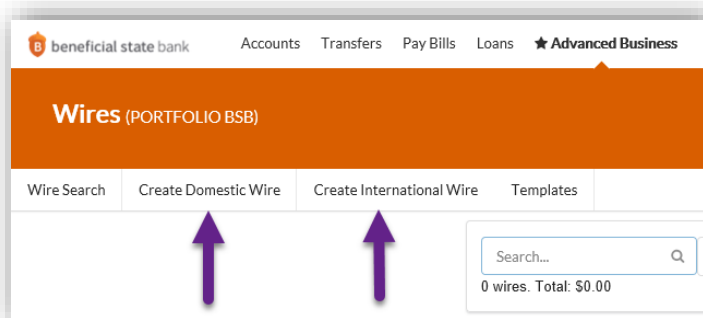
First Time User Guide

1. Log into Online Banking with your username and password.

2. Select Wires from the Advanced Business drop-down menu.

3. Click Create Domestic Wire or Create International Wire to send funds.

4. On the wire screen you will enter the wire information. Below are example details for an International Wire.

Beneficiary's FI Country

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

Currency

Currency   Currency Type - USD, EUR ▾

Base Amount *   Sending USD Amount   Receiving Foreign Amount *

Receiving Amount ▾   Sending USD 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   State   Postal Code

Beneficiary City Beneficiary City   Don't enter a state for Int'l ▾   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.
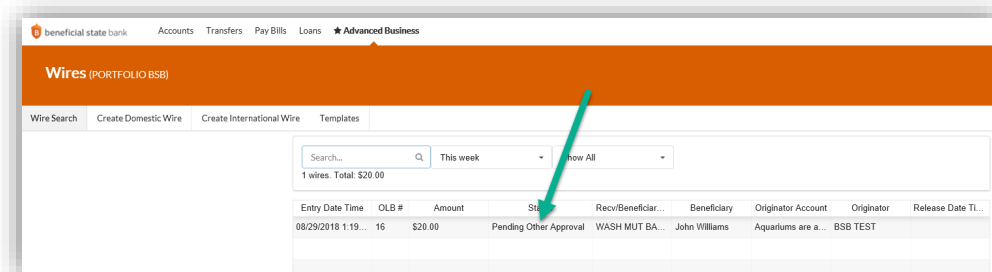
Beneficiary's Financial Institution ▾

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   State   Postal Code

Beneficiary's FI City   Beneficiary's FI State ▾   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

5. Tips for filling out wires:
- **"Beneficiary" is the person or company that you are sending money to.**
- **"Beneficiary Bank" or "Beneficiary FI (Financial Institution)" is the bank you are sending the wire to.**
- **"Intermediary Bank" is either a domestic or international bank assisting as a 3rd party or go-between.**
- **Fill out all addresses as best you can; if you have a Zip code of "CF5 3R5" put that under "Postal Code," and don't be afraid to use abbreviations if the original text won't fit such as ST for Street or FL for Floor. You will NOT need to fill in the "State" on International Wires.**
- **Use the "Notes to Beneficiary" section to include any identifying information (August Payment, Invoice Number) and the "Beneficiary FI Info" section to include any country requirements. Many countries have special requirements such as additional Sort Codes or Beneficiary Phone Numbers or even Purpose of Payment.**
- **Remember to select the appropriate account to send the funds from at the bottom of the wire screen.**
- **Click "Create New Wire" at the bottom to continue.**

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6. Now that the wire has been created, it will show in the Wire Search list with 1 of 2 statuses:
- **Pending Release – You are authorized to approve this wire.**
- **Pending Other Approval – You are not authorized (dual control) and need an approver to approve this wire.**

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7. Once you have reviewed the wire for accuracy, the appropriate approver can select the wire in Wire Search and either Cancel or Release the wire. You can also click Create Template to save this wire as a template for future use.

Field	Value
Entry Date Time	▮▮▮▮▮
OLB #	56
Status	Pending Release
Created By	▮▮▮▮
Wire Amount	USD 1.00
Receiving FI	▮▮▮▮▮▮
Beneficiary Account	123456789
Beneficiary Name	Testing Wires
Beneficiary Additional Name or Street	123 Main Street
Beneficiary City, State, Zip	Portland, OR 97205
Originator Account	Sample Nickname(*******009)
Originator Name	BSB TEST
Originator Additional Name or Street	2002 NE M L KING BLVD
Originator City, State, Zip	PORTLAND, OR 97212-3722

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