

# Wire Manager

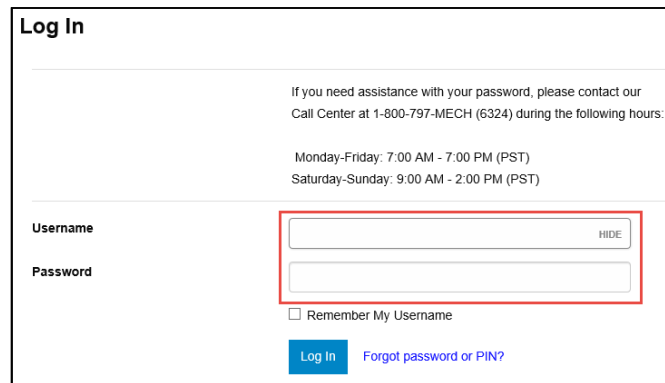
User Guide

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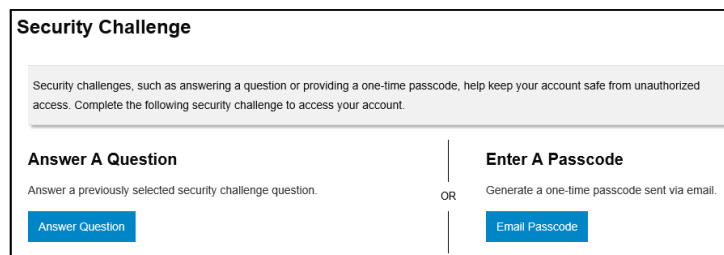
## Launching Wire Manager

- Access our website [www.mechanicsbank.com](http://www.mechanicsbank.com) to log in to Business Online Banking
- Under the **Login to Online Banking** header, choose **Business Online Banking** from the drop down menu
- On the **Log In** page enter your **Username** and **Password**
  - ☞ **Note:** Security token users **ONLY**- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**
  - ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



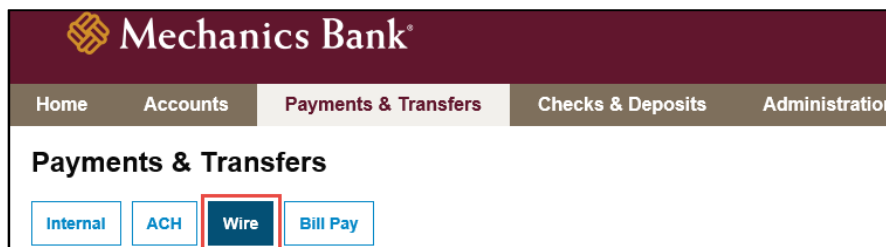
The screenshot shows the 'Log In' page. At the top, it says 'Log In'. Below that, there is a message: 'If you need assistance with your password, please contact our Call Center at 1-800-797-MECH (6324) during the following hours: Monday-Friday: 7:00 AM - 7:00 PM (PST) Saturday-Sunday: 9:00 AM - 2:00 PM (PST)'. There are two input fields: 'Username' and 'Password'. The 'Password' field has a 'HIDE' button next to it. Below the input fields is a checkbox labeled 'Remember My Username'. At the bottom, there is a blue 'Log In' button and a link 'Forgot password or PIN?'.

- You may be promoted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



The screenshot shows the 'Security Challenge' page. At the top, it says 'Security Challenge'. Below that, there is a message: 'Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account.' There are two options: 'Answer A Question' and 'Enter A Passcode'. The 'Answer A Question' option has a button 'Answer Question'. The 'Enter A Passcode' option has a button 'Email Passcode'. There is an 'OR' between the two options.

- Once logged in, locate Wire Manger by clicking on **Payments & Transfers** and then select **Wire**

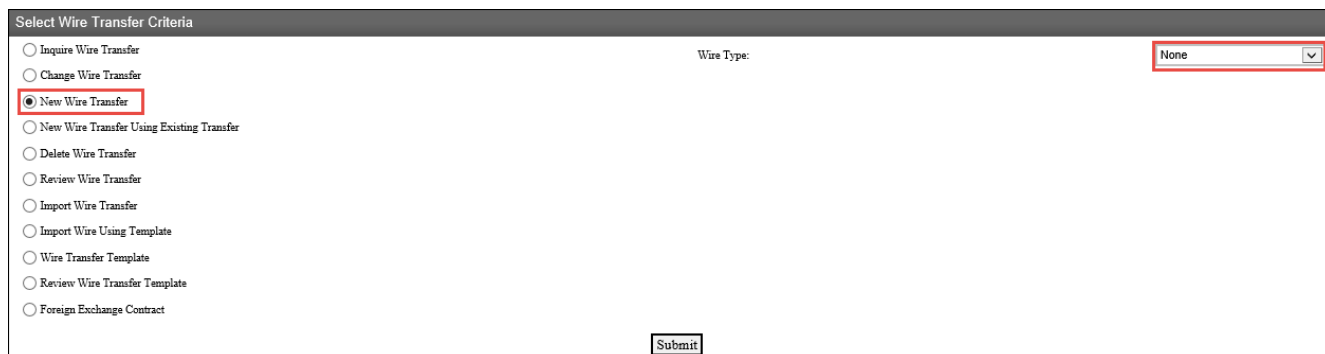


The screenshot shows the 'Payments & Transfers' page. At the top, there is a navigation bar with the Mechanics Bank logo and the text 'Mechanics Bank'. Below the navigation bar, there are several tabs: 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The 'Payments & Transfers' tab is selected. Below the tabs, there is a section titled 'Payments & Transfers' with four buttons: 'Internal', 'ACH', 'Wire', and 'Bill Pay'. The 'Wire' button is highlighted with a red box.

## Creating a Domestic Wire Transfer

You can use the **New Wire Transfer** option to create a onetime domestic wire transfer, or set-up the wire transfer to reoccur based on the transfer frequency you select. If you've sent a similar wire previously, you can also use the **Wire Funds Using and Existing Wire Transfer** procedure.

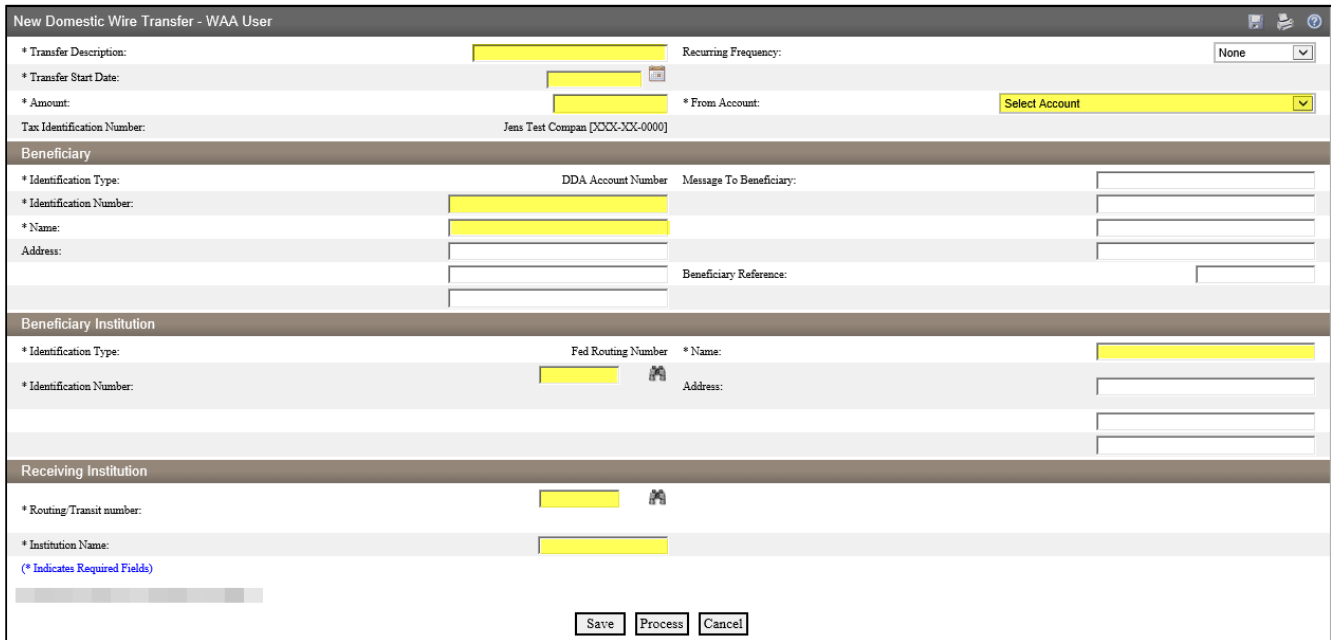
- From the Wire menu, select **New Wire Transfer**, select **Domestic** from the **Wire Type** drop down menu and then click **Submit**



- In the **New Domestic Wire Transfer** section, complete the following;
  - Enter a **Transfer Description** for the wire transfer
  - Enter a **Transfer Start Date** or select it from the calendar
    - This is the date the wire will be sent (*can future date up to 30 days*)
  - Enter the **Amount** of the wire transfer
  - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
  - Select the applicable **From Account** that will fund the wire transfer
  - **Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
- In the **Beneficiary** section, complete the following;
  - Enter the Beneficiary's Account Number in the **Identification Number** field
  - Enter the Beneficiary's **Name**
  - Enter the Beneficiary's **Address**
  - Enter a **Message to Beneficiary** if applicable
  - You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference
- In the **Beneficiary Institution** section, complete the following;
  - Enter the Beneficiary Institution Routing Number in **Identification Number** field
  - Enter the Beneficiary Institution **Name** (*will auto-fill after entering the Bene Institution RT number*)
  - Enter the Beneficiary Institution **Address** (*will auto-fill the City/State after entering the Bene Institution RT number*)
- In the **Receiving Institution** section, complete the following; (*will auto-fill from the Bene Institution section*)
  - Enter the **Routing/Transit** number of the Financial Institution that is receiving the wire funds (*if different than the Beneficiary Institution*)
  - Enter the Receiving **Institution Name**

**Note:** Required fields are indicated with an asterisk \*

- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later



**New Domestic Wire Transfer - WAA User**

\* Transfer Description: [ ] Recurring Frequency: None

\* Transfer Start Date: [ ]

\* Amount: [ ] \* From Account: Select Account

Tax Identification Number: Jens Test Compan [XXX-XX-0000]

**Beneficiary**

\* Identification Type: [ ] DDA Account Number: [ ] Message To Beneficiary: [ ]

\* Identification Number: [ ]

\* Name: [ ]

Address: [ ]

Beneficiary Reference: [ ]

**Beneficiary Institution**

\* Identification Type: [ ] Fed Routing Number: [ ] \* Name: [ ]

\* Identification Number: [ ] Address: [ ]

**Receiving Institution**

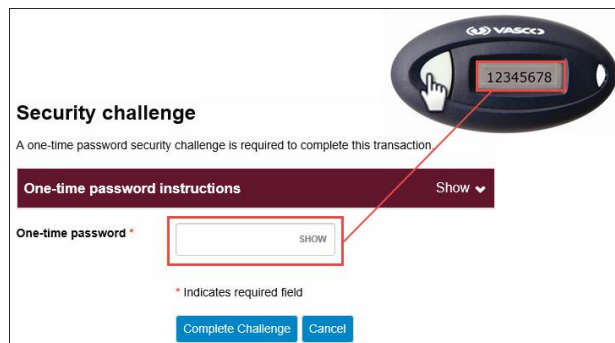
\* Routing/Transit number: [ ]

\* Institution Name: [ ]

(\* Indicates Required Fields)

[ Save ] [ Process ] [ Cancel ]

- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



**Security challenge**

A one-time password security challenge is required to complete this transaction

One-time password instructions Show

One-time password \* [ ] SHOW

\* Indicates required field

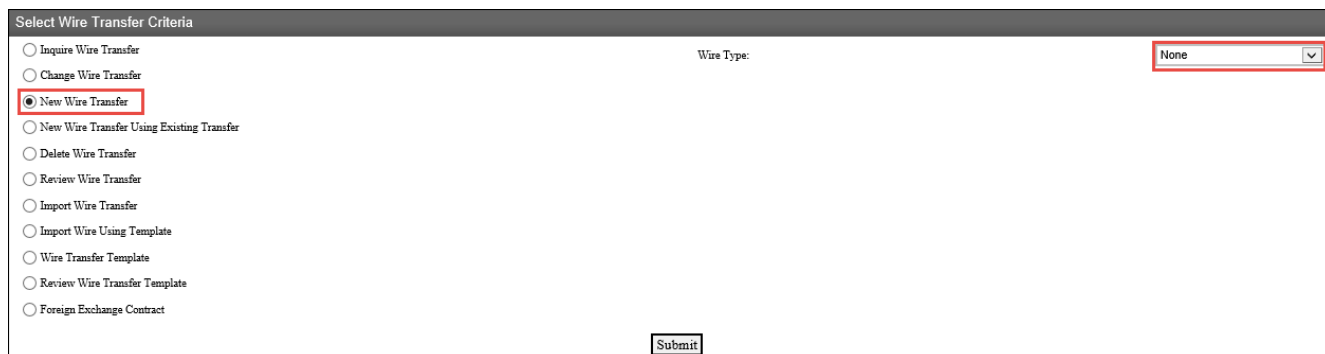
[ Complete Challenge ] [ Cancel ]

- A **Wire Transfer Summary** page will display
  - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
  - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
  - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance
- Click **Done** to return to the Wire Transfer main page

## Creating an International USD Wire Transfer

You can use the **New Wire Transfer** option to create a onetime International wire transfer (in US dollars), or set-up the wire transfer to reoccur based on the transfer frequency you select. If you've sent a similar wire previously, you can also use the **Wire Funds Using and Existing Wire Transfer** procedure.

- From the Wire menu, select **New Wire Transfer**, select **International** from the **Wire Type** drop down menu and then click **Submit**

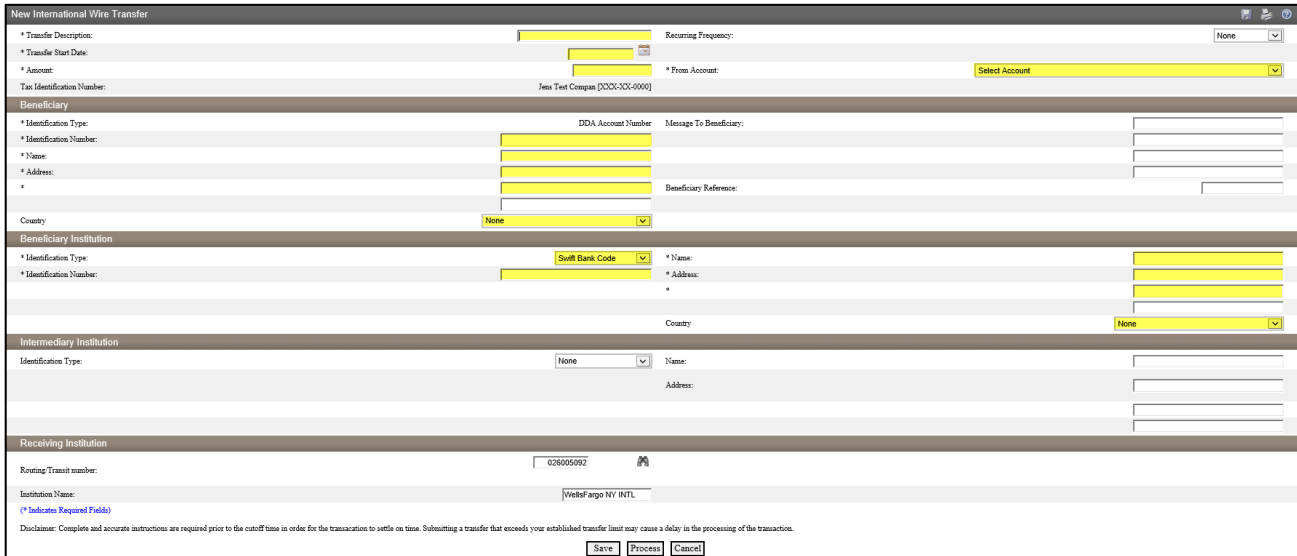


- In the **New International Wire Transfer** section, complete the following;
  - Enter a **Transfer Description** for the wire transfer
  - Enter a **Transfer Start Date** or select it from the calendar
    - This is the date the wire will be sent (*can future date up to 30 days*)
  - Enter the **Amount** of the wire transfer
  - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
  - Select the applicable **From Account** that will fund the wire transfer
  - **Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
- In the **Beneficiary** section, complete the following;
  - Enter the Beneficiary's Account Number in the **Identification Number** field
  - Enter the Beneficiary's **Name**
  - Enter the Beneficiary's **Address** and **Country**
  - Enter a **Message to Beneficiary** if applicable
  - You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference
- In the **Beneficiary Institution** section, complete the following;
  - Enter the Beneficiary Institution's Swift Bank Code in the **Identification Number** field
  - Enter the Beneficiary Institution **Name**
  - Enter the Beneficiary Institution **Address** and **Country**
- In the **Intermediary Institution** section, complete the following, *only if applicable*;
  - Select the applicable **Identification Type** from the drop down menu
  - Enter the **Identification Number** that is applicable to the Identification Type selected above
  - Enter the **Name** and **Address** of the Financial Institution
- In the **Receiving Institution** section, complete the following;

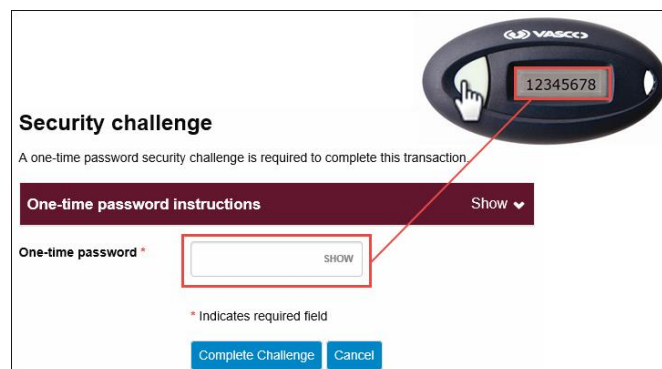
- Enter the **Routing/Transit** number of the U.S. Financial Institution that the wire is being sent through (*will default to Wells Fargo NY Intl*)
- The Receiving **Institution Name** should auto populate based on the Routing/Transit number entered above

 **Note:** Required fields are indicated with an asterisk \*

- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later



- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



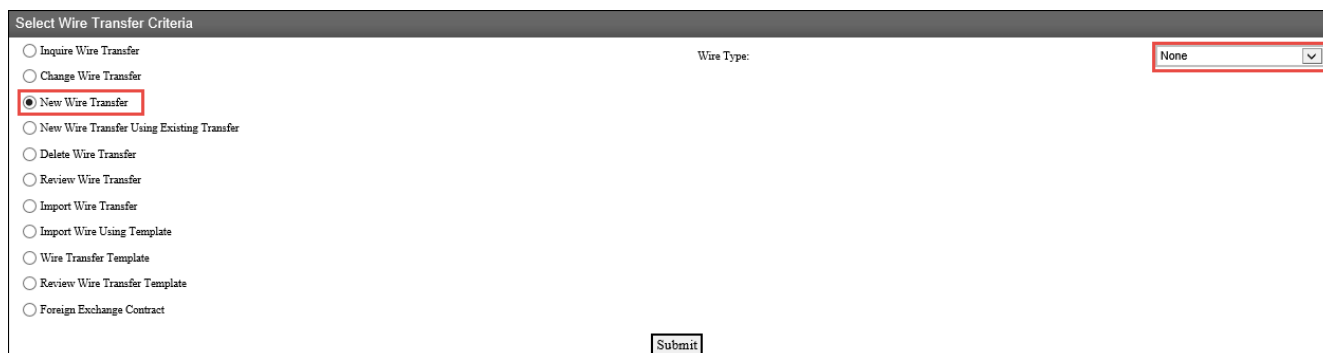
- A **Wire Transfer Summary** page will display
  - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
  - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed

- If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

## Creating an International FX Wire Transfer

You can use the **New Wire Transfer** option to create a onetime International FX wire transfer.

- From the Wire menu, select **New Wire Transfer**, select **International FX** from the **Wire Type** drop down menu and then click **Submit**

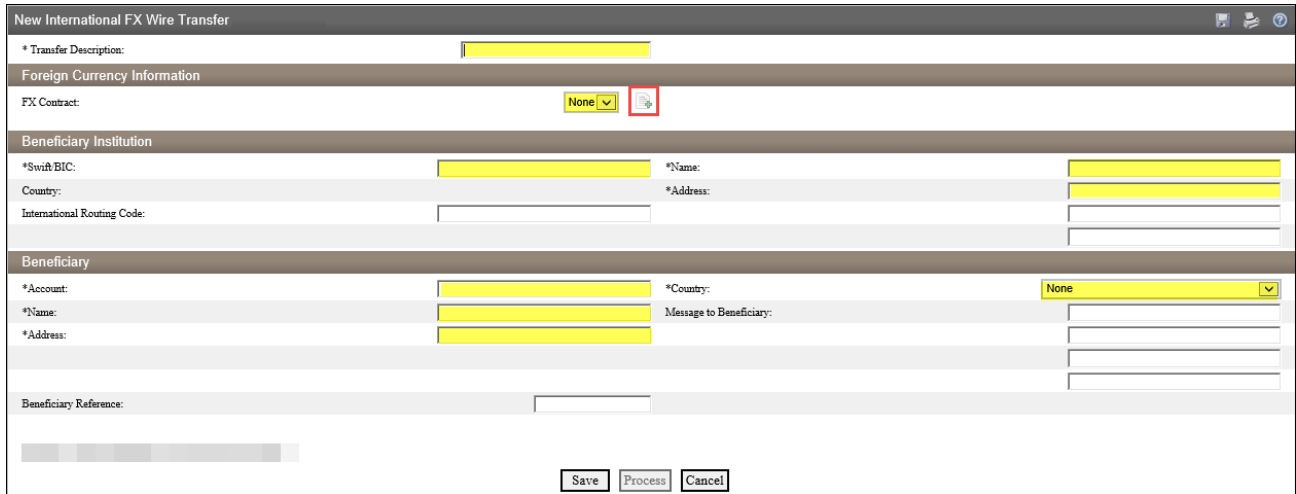


- In the **New International FX Wire Transfer** section, complete the following;
  - Enter a **Transfer Description** for the wire transfer
  - Enter the **Amount** of the wire transfer
  - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
  - Select the applicable **From Account** that will fund the wire transfer
  - **Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
- In the **Foreign Currency** Information, complete the following;
  - If you have already established an FX contract, select it from the drop down menu; if not click the **New** icon to create a new FX contract (*see FX Contracts section below for further details*)
- In the **Beneficiary Institution** section, complete the following;
  - Enter the Beneficiary Institution's Swift Code in the **Swift/BIC** field
  - Enter the Beneficiary Institution **Name**
  - Enter the Beneficiary Institution **Address**
  - If applicable, enter an **International Routing Code**
- In the **Beneficiary** section, complete the following;
  - Enter the Beneficiary's Account Number in the **Account Number** field
  - Enter the Beneficiary's **Name**
  - Enter the Beneficiary's **Address**
  - Select the Beneficiary's **Country** from the drop down menu
  - Enter a **Message to Beneficiary** if applicable
- You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference

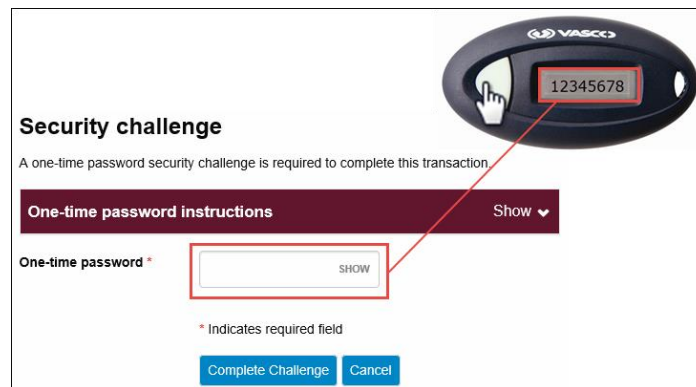


**Note:** Required fields are indicated with an asterisk \*

- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later



- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



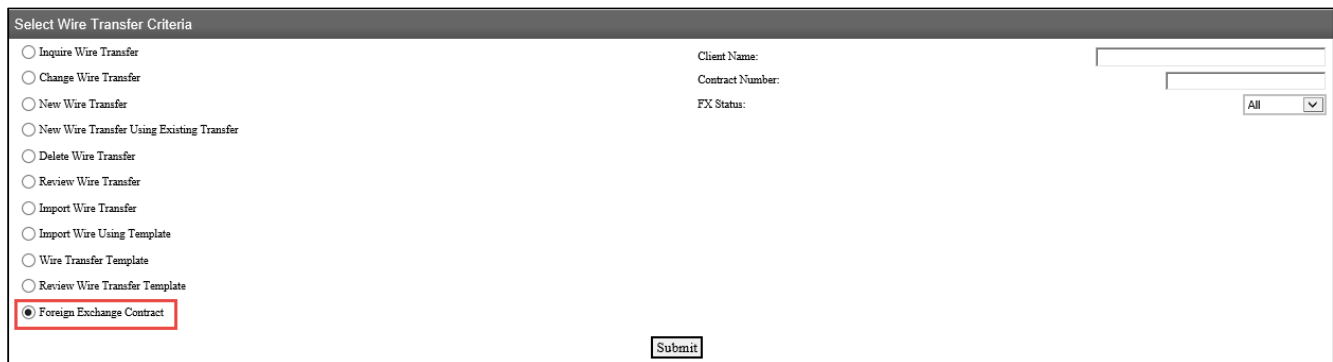
- A **Wire Transfer Summary** page will display
  - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
  - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
  - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

## FX Contracts

You create an FX contract during the initiation of a New International FX Wire Transfer or by selecting the **Foreign Exchange Contract** option.

**FX contracts must be used by 1:30 PM PT, the same day they are accepted. Contracts not used by that time will be cancelled. Cancellation of a committed contract may result your financial loss.**

- From the Wire menu, select **Foreign Exchange Contract** and then click **Submit**



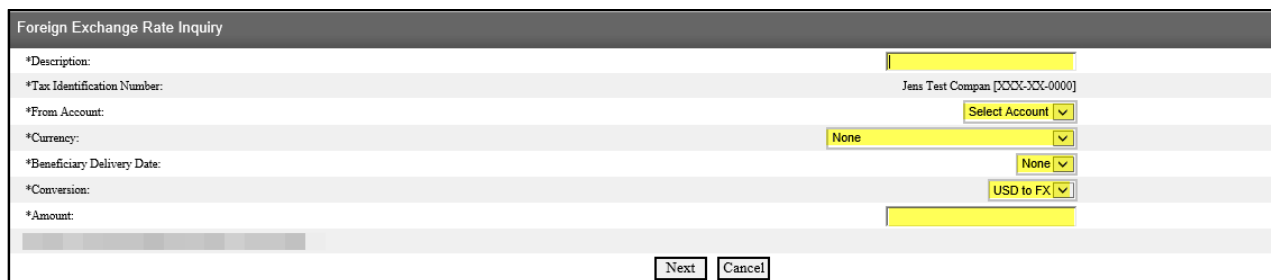
The screenshot shows a web form titled "Select Wire Transfer Criteria". On the left, there is a list of radio button options: Inquire Wire Transfer, Change Wire Transfer, New Wire Transfer, New Wire Transfer Using Existing Transfer, Delete Wire Transfer, Review Wire Transfer, Import Wire Transfer, Import Wire Using Template, Wire Transfer Template, Review Wire Transfer Template, and **Foreign Exchange Contract** (which is selected and highlighted with a red box). On the right, there are input fields for "Client Name:", "Contract Number:", and "FX Status:" (with a dropdown menu set to "All"). A "Submit" button is located at the bottom center.

- From the **Foreign Exchange Contract List**, click on the **New Contract** icon



The screenshot shows the header of a "Foreign Exchange Contract List" for "Jens Test Compan". On the right side of the header, there are several icons: a green plus sign, a printer icon, a document icon (highlighted with a red box), and a minus sign.

- The **Foreign Exchange Rate Inquiry** page will display;
  - Enter a **Description** for the FX Contract
  - Select the **From Account** to fund the wire transfer
  - Select the Currency
  - Select the Beneficiary Delivery Date
  - Select the Conversion
  - Enter the Amount
- Click **Next** to continue




The screenshot shows a form titled "Foreign Exchange Rate Inquiry". It contains several fields:
 

- \*Description: [Text input field]
- \*Tax Identification Number: Jens Test Compan [DOCX-XXX-0000]
- \*From Account: [Select Account] (dropdown menu)
- \*Currency: None (dropdown menu)
- \*Beneficiary Delivery Date: None (dropdown menu)
- \*Conversion: USD to FX (dropdown menu)
- \*Amount: [Text input field]

 At the bottom, there are "Next" and "Cancel" buttons.

- You will have 50 seconds to review and either **Accept** or **Decline** the FX contract
  - ☞ **Note:** Once accepted the amount will be memo-posted to your account.
- If accepted you will have the option to initiate the FX wire transfer then or save the contract for later

 **Note:** The availability and delivery of the funds may be different based on the currency selected and the time the request is submitted.

Foreign Exchange Rate Inquiry	
Description:	Test FX
Tax Identification Number:	Jens Test Compan [XXX-XXX-0000]
From Account:	acct 7927
Beneficiary Delivery Date:	05/29/2018
Exchange Rate:	1.058384848484848484848484848485
USD Amount:	\$2.00
FX Amount:	1.89
FX Currency:	CHF
You have 43 seconds to accept this Transaction.	
<input type="button" value="Accept"/> <input type="button" value="Decline"/>	

## Wire Funds Using an Existing Wire Transfer

You can use the **New Wire Using Existing Transfer** option to initiate a transfer from an existing wire transfer. This option can be used for all wire transfer types (*Domestic wire is used in the below example*).

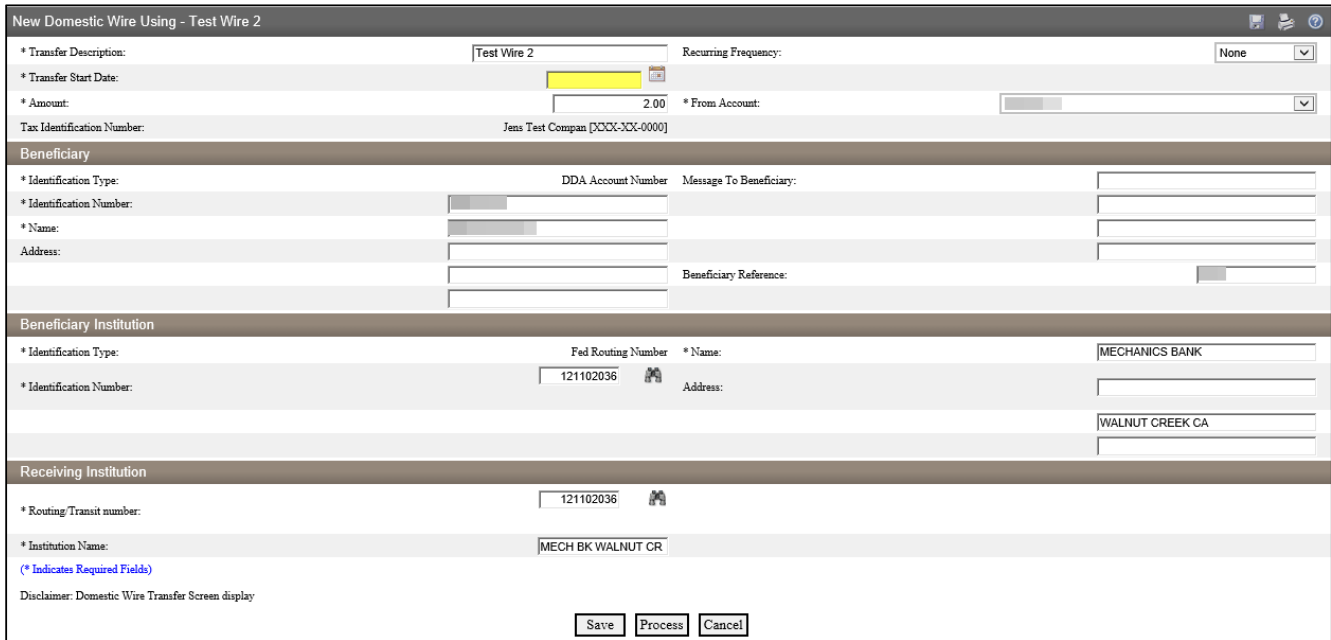
- From the Wire menu, select **New Wire Transfer Using Existing Wire Transfer** and then click **Submit**

Select Wire Transfer Criteria	
<input type="radio"/> Inquire Wire Transfer	Transfer Description:
<input type="radio"/> Change Wire Transfer	Wire Type: <input type="text" value="None"/>
<input type="radio"/> New Wire Transfer	
<input checked="" type="radio"/> <b>New Wire Transfer Using Existing Transfer</b>	
<input type="radio"/> Delete Wire Transfer	
<input type="radio"/> Review Wire Transfer	
<input type="radio"/> Import Wire Transfer	
<input type="radio"/> Import Wire Using Template	
<input type="radio"/> Wire Transfer Template	
<input type="radio"/> Review Wire Transfer Template	
<input type="radio"/> Foreign Exchange Contract	
<input type="button" value="Submit"/>	

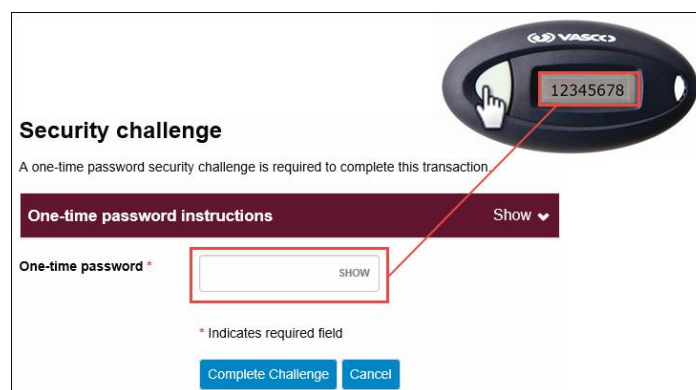
- From the list **Wire List**, click on the wire you want to use by clicking on the name of the wire from the Transfer Description column

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<a href="#">Test Wire 1</a>	05/31/2018	MB Test Acct	\$1.00	Disapproved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 41320336 Reference Number: 66941b080a Placement Date: 05/25/2018 08:41:05 AM
<a href="#">Test Wire 2</a>	05/29/2018	Mechanics Bank	\$2.00	File not originated: Exceeded Limit	Wire Type: Domestic Issued By: WAA User From Account: TEST #2 40977927 Reference Number: 6324ae3a3f Placement Date: 05/25/2018 08:59:10 AM

- The **New Domestic Wire Using** page will display
- Enter a **Transfer Start Date** or select it from the calendar
- Update any of the other fields as needed
- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later



- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



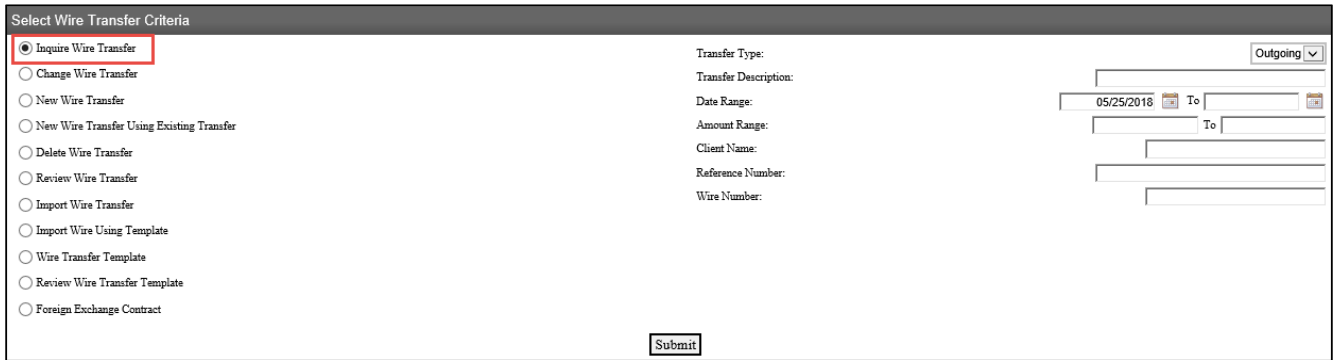
- A **Wire Transfer Summary** page will display
  - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed


- If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
- If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

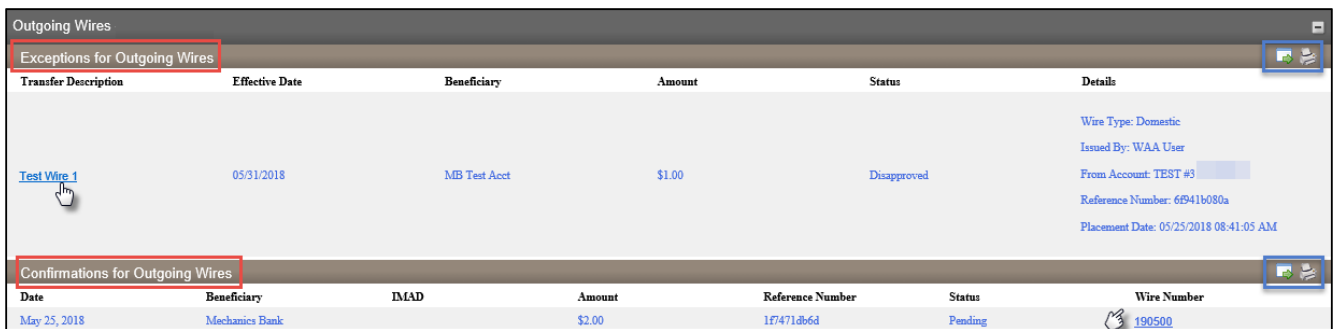
## Viewing a Wire Transfer

You can easily view the status, print or export the details of your Wire transfers using the Inquire Wire Transfer option.

- From the Wire menu, select **Inquire Wire Transfers** and then click **Submit**
  - 👉 **Note:** You can change your search criteria using the search options on the right



- The **Outgoing Wires** list will display; you can view, export and print the details of your wire transfer activity
  - To view the details of your exception wires (or wires still requiring approval), click on the name of the wire that you want to view, under the **Exceptions for Outgoing Wires** section
  - To view the details of your submitted wires, click on the Wire Number of the wire you want to view, under the **Confirmations for Outgoing Wires** section
- To export or print the wire details, click the applicable icon  on the right



Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<a href="#">Test Wire 1</a>	05/31/2018	MB Test Acct	\$1.00	Disapproved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 6941b080a Placement Date: 05/25/2018 08:41:05 AM


  

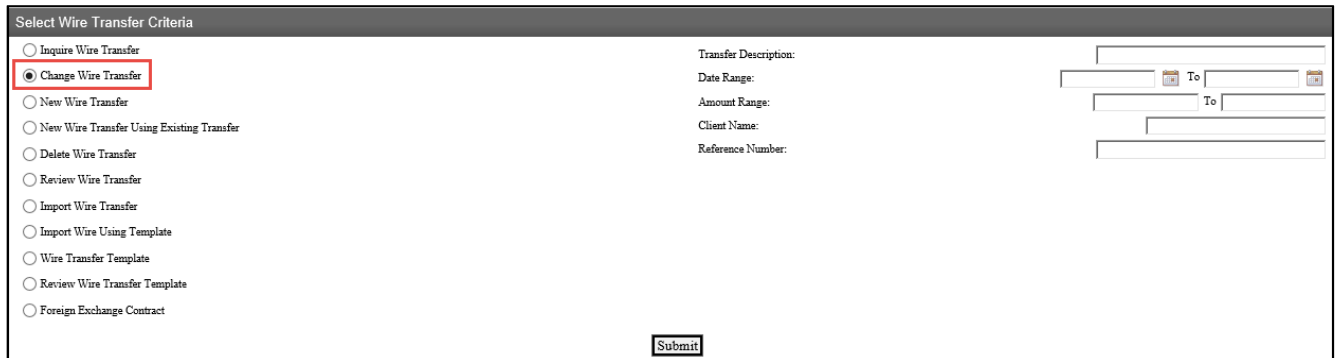
Date	Beneficiary	IMAD	Amount	Reference Number	Status	Wire Number
May 25, 2018	Mechanics Bank		\$2.00	1f741db6d	Pending	190500

## Changing a Saved Wire Transfer

Specific details of pending transfers that you have **saved**, may be changed by using the **Change Wire Transfer** option. This option can be used for all wire transfer types (*Domestic wire is used in the below example*).

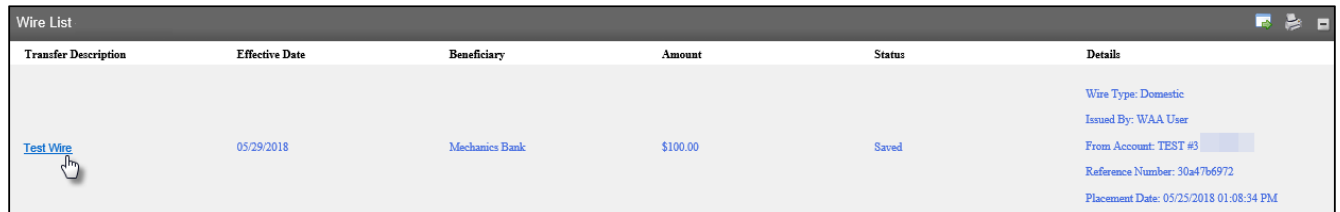
- From the Wire menu, select **Change Wire Transfer** and then click **Submit**

 **Note:** You can search for a specific wire by using the search options on the right



The screenshot shows a form titled "Select Wire Transfer Criteria". On the left, there is a list of radio button options: "Inquire Wire Transfer", "Change Wire Transfer" (which is selected and highlighted with a red box), "New Wire Transfer", "New Wire Transfer Using Existing Transfer", "Delete Wire Transfer", "Review Wire Transfer", "Import Wire Transfer", "Import Wire Transfer Using Template", "Wire Transfer Template", "Review Wire Transfer Template", and "Foreign Exchange Contract". On the right, there are input fields for "Transfer Description:", "Date Range:", "Amount Range:", "Client Name:", and "Reference Number:". A "Submit" button is located at the bottom center of the form.

- From the list **Wire List**, click on the wire you want to change by clicking on the name of the wire from the Transfer Description column



Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<a href="#">Test Wire</a>	05/29/2018	Mechanics Bank	\$100.00	Saved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 30a47b6972 Placement Date: 05/25/2018 01:08:34 PM

- The **Change Domestic Wire** page will display
- Update any of the other fields as needed
- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later

**Change Domestic Wire - Test Wire**

\* Transfer Description:  Recurring Frequency:

\* Transfer Start Date:

\* Amount:  \* From Account:

Tax Identification Number:  Transfer Status: Saved

---

**Beneficiary**

\* Identification Type:  Message To Beneficiary:

\* Identification Number:

\* Name:

Address:

Beneficiary Reference:

---

**Beneficiary Institution**

\* Identification Type:  \* Name:

\* Identification Number:  Address:

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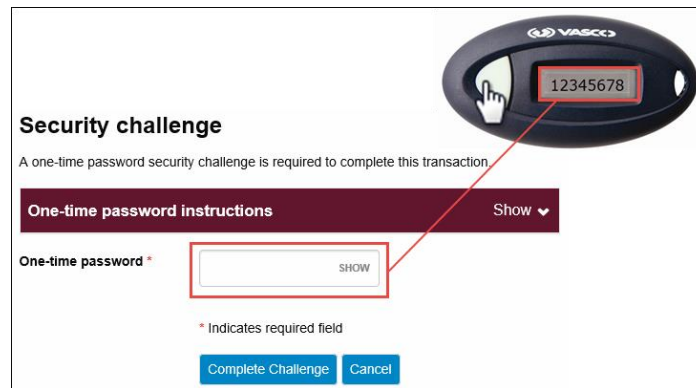
**Receiving Institution**

\* Routing/Transit number:

\* Institution Name:

(\* Indicates Required Fields)

- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



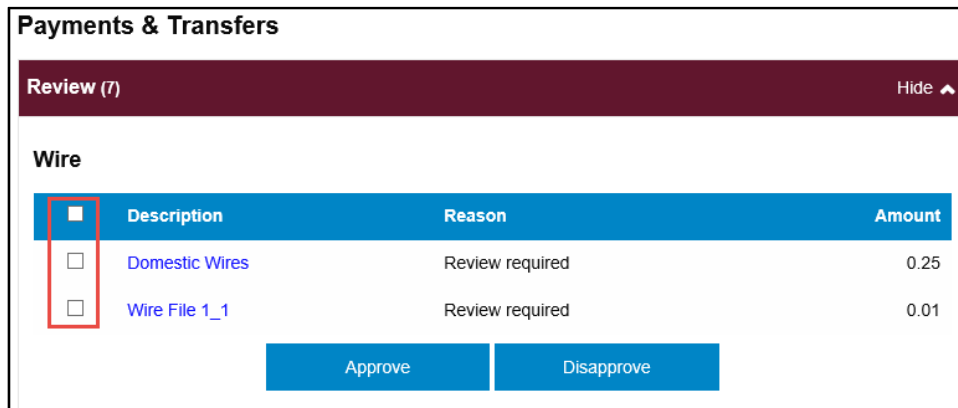
## Review & Approve a Wire Transfer

If a wire transfer requires a secondary approval, the approving user must log in to **Business Online Banking** using their **User ID** and **Password**.

Once logged in, you can review and approve the transfer from the **Home** page or from the **Review Transfer** menu option in **Wire Manager**.

### Home Page:

- The pending transfers will appear under **Payments & Transfers** in the **Review Wire** section
- Place a check mark to the left of the transfer that you want to decision and then click the **Approve** or **Disapprove** button as applicable
  - ☞ **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.
- A confirmation message will appear




**Payments & Transfers**

**Review (7)** Hide ▲

**Wire**

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	Domestic Wires	Review required	0.25
<input type="checkbox"/>	Wire File 1_1	Review required	0.01

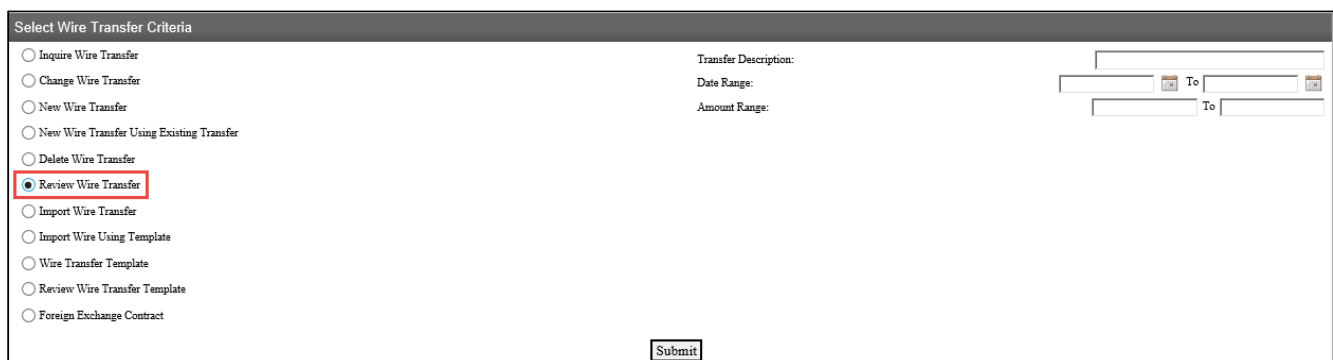


**Wire**

✔ Your wire transfer has been approved:  
• Wire File 1\_1 ✕

## Review Transfers in Wire Manager

- From the Wire menu, select **Review Transfer** and then click **Submit**



**Select Wire Transfer Criteria**

Inquire Wire Transfer  
 Change Wire Transfer  
 New Wire Transfer  
 New Wire Transfer Using Existing Transfer  
 Delete Wire Transfer  
 **Review Wire Transfer**  
 Import Wire Transfer  
 Import Wire Using Template  
 Wire Transfer Template  
 Review Wire Transfer Template  
 Foreign Exchange Contract

Transfer Description:   
 Date Range:  To   
 Amount Range:  To

- The **Review Wire Transfers** page will display; select **Approve** or **Disapprove** from the drop down menu next to the transfer and then click **Save**
  - ☞ **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.



Status	Client	Description	Effective Date	Reviewer	Details
<a href="#">Approve All</a> <a href="#">Disapprove All</a> <span style="border: 1px solid red; padding: 2px;"> <a href="#">Outstanding</a>  <a href="#">Approve</a>  <a href="#">Disapprove</a> </span>	Jens Test Compan	<a href="#">Test Wire 1</a>	May 25, 2018		Pending Client Review And Pending Client Review Issued By: WAA User Amount: \$1.00

## Delete a Wire Transfer

Transfers in a Saved status may be deleted by using the **Delete Wire Transfer** option.

- From the Wire menu, select **Delete Wire Transfer** and then click **Submit**
- 👉 **Note:** You can search for a specific wire by using the search options on the right

**Select Wire Transfer Criteria**

<input type="radio"/> Inquire Wire Transfer <input type="radio"/> Change Wire Transfer <input type="radio"/> New Wire Transfer <input type="radio"/> New Wire Transfer Using Existing Transfer <input checked="" type="radio"/> <span style="border: 1px solid red; padding: 2px;">Delete Wire Transfer</span> <input type="radio"/> Review Wire Transfer <input type="radio"/> Import Wire Transfer <input type="radio"/> Import Wire Using Template <input type="radio"/> Wire Transfer Template <input type="radio"/> Review Wire Transfer Template <input type="radio"/> Foreign Exchange Contract	Transfer Description: <input type="text"/> Date Range: <input type="text"/> To <input type="text"/> Amount Range: <input type="text"/> To <input type="text"/> Client Name: <input type="text"/> Reference Number: <input type="text"/>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

- From the list **Wire List**, click on the wire you want to delete by clicking on the name of the wire from the Transfer Description column

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<a href="#">Test Wire</a>	05/29/2018	Mechanics Bank	\$100.00	Saved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 30a47b6972 Placement Date: 05/25/2018 01:08:34 PM

- The **Wire Details** page will display; click **Done** to continue

Step 1 - Domestic Wire Details

**Test Wire**

Transfer Description:	Test Wire	Recurring Frequency:	None
Transfer Start Date:	05/29/2018		
Amount:	\$100.00	From Account:	MB TEST 0336
Tax Identification Number:	Jens Test Compan [XXX-XX-0000]		
Transfer Status:	Saved		

**Beneficiary**

Identification Type:	DDA Account Number	Message to Beneficiary:	
Identification Number:			
Name:	Mechanics Bank		
Address:		Beneficiary Reference:	

**Beneficiary Institution**

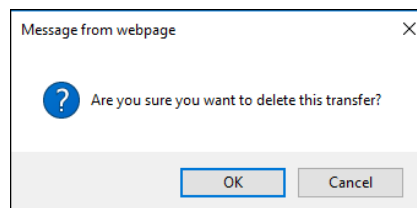
Identification Type:	Fed Routing Number	Name:	MECHANICS BANK
Identification Number:	121102036	Address:	WALNUT CREEK CA

**Receiving Institution**

Routing/Transit number:	121102036
Institution Name:	MECH BK WALNUT CR

Done Cancel

- The pop up box will display; click **OK** to continue with the deletion



- A Delete Confirmation page will display; click **Done**

Step 2 - Delete Confirmation

**Success**  
The transfer Test Wire was deleted successfully.

Done

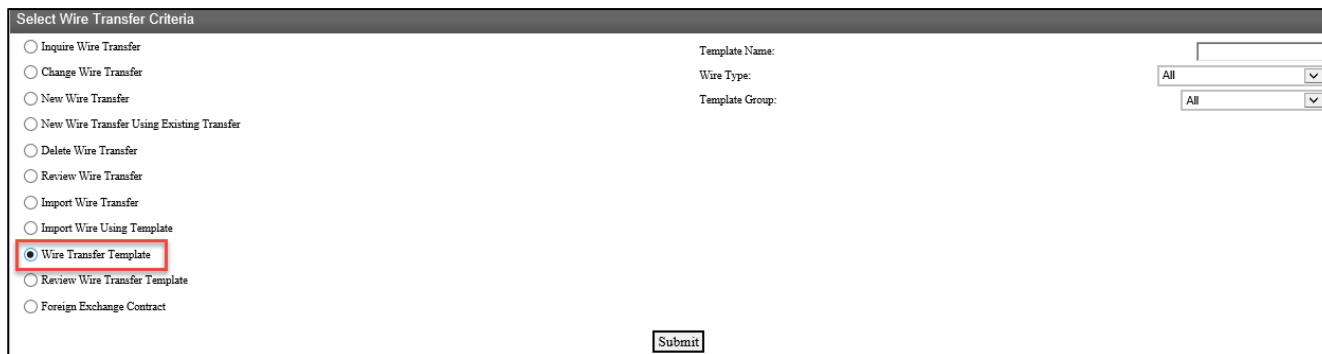
## Wire Templates

Authorized users may establish or edit wire transfer templates. New templates can be established and saved in order to alleviate repetitive wire transfer input. This option can be used for all wire transfer types (Domestic wire is used in the below example).

Some clients may opt to require all new wire transfer templates be reviewed and approved by another authorized user before they are available for use.

## Adding a New Template

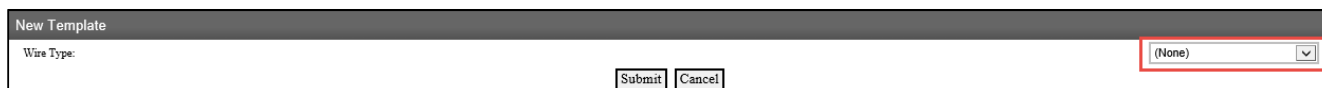
- From the Wire menu, select **Wire Transfer Template** and then click **Submit**



- From the **Template List**, click on the **New** template icon




- Select the applicable **Wire Type** from the drop down menu and then click **Submit**

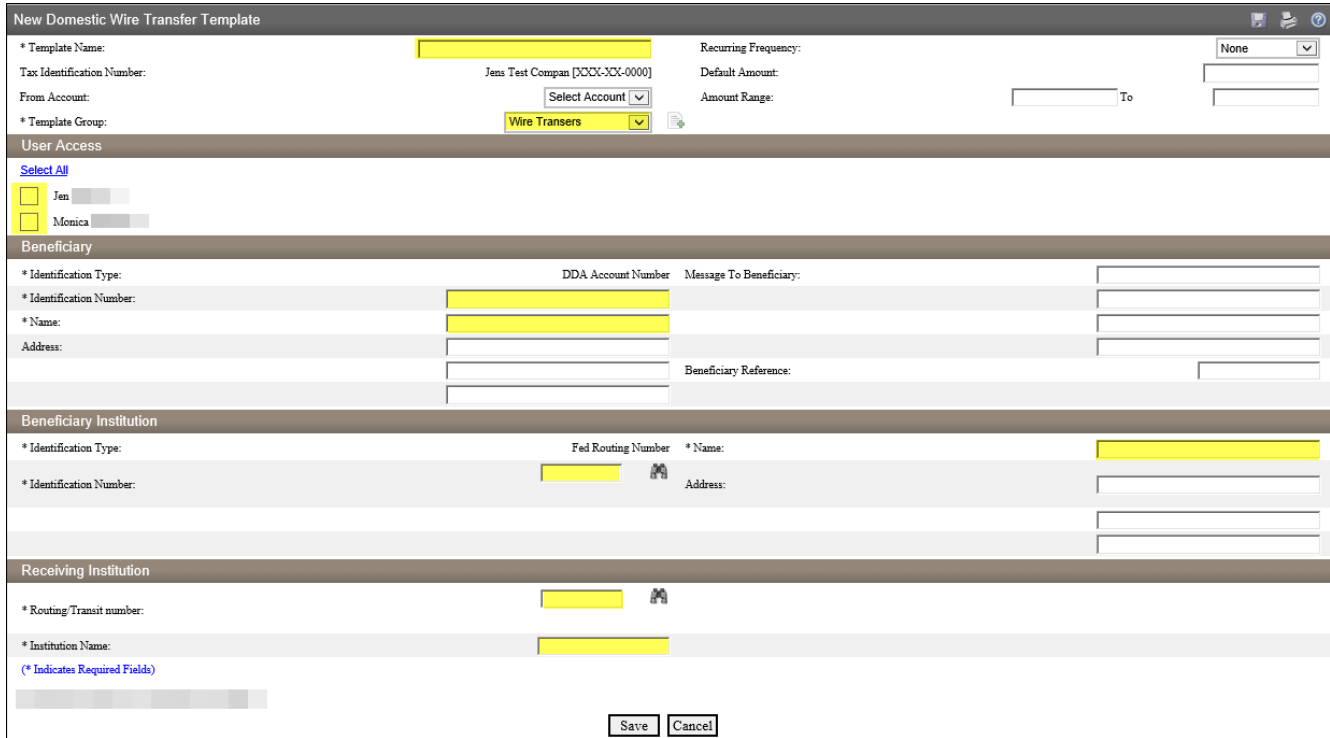


- In the **New Domestic Wire Transfer Template** section, complete the following;
  - Enter a **Template Name** for the wire transfer
  - **Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
  - Select the applicable **From Account** that will fund the wire transfer
  - Select a **Template Group** from the drop down menu; if one doesn't already exist, click the **New** icon to create one
  - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
  - Enter a **Default Amount** and/or **Amount Range** if applicable
- In the **User Access** section, complete the following;
  - Select the check box next to each **User** that will need access to the transfer template
- In the **Beneficiary** section, complete the following;
  - Enter the Beneficiary's Account Number in the **Identification Number** field
  - Enter the Beneficiary's **Name**
  - Enter the Beneficiary's **Address**
  - Enter a **Message to Beneficiary** if applicable
  - You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference
- In the **Beneficiary Institution** section, complete the following;
  - Enter the Beneficiary Institution Routing Number in **Identification Number** field
  - Enter the Beneficiary Institution **Name** (*should auto-fill after entering the Bene Institution RT number*)
  - Enter the Beneficiary Institution **Address** (*should auto-fill the City/State after entering the Bene Institution RT number*)
- In the **Receiving Institution** section, complete the following; (*will auto-fill from the Bene Institution section*)

- Enter the **Routing/Transit** number of the Financial Institution that is receiving the wire funds *(if different than the Beneficiary Institution)*
- Enter the Receiving **Institution Name**

 **Note:** Required fields are indicated with an asterisk \*

- When finished, click **Save**



**New Domestic Wire Transfer Template**

\* Template Name: [Yellow Highlighted] Recurring Frequency: None

Tax Identification Number: Jens Test Compan [XXX-XXX-0000] Default Amount: [ ]

From Account: [Select Account] Amount Range: [ ] To [ ]

\* Template Group: Wire Transfers

**User Access**

Select All

Jen

Monica

**Beneficiary**

\* Identification Type: DDA Account Number Message To Beneficiary: [ ]

\* Identification Number: [Yellow Highlighted]

\* Name: [Yellow Highlighted]

Address: [ ]

Beneficiary Reference: [ ]

**Beneficiary Institution**

\* Identification Type: Fed Routing Number \* Name: [Yellow Highlighted]

\* Identification Number: [Yellow Highlighted] Address: [ ]

**Receiving Institution**

\* Routing/Transit number: [Yellow Highlighted]

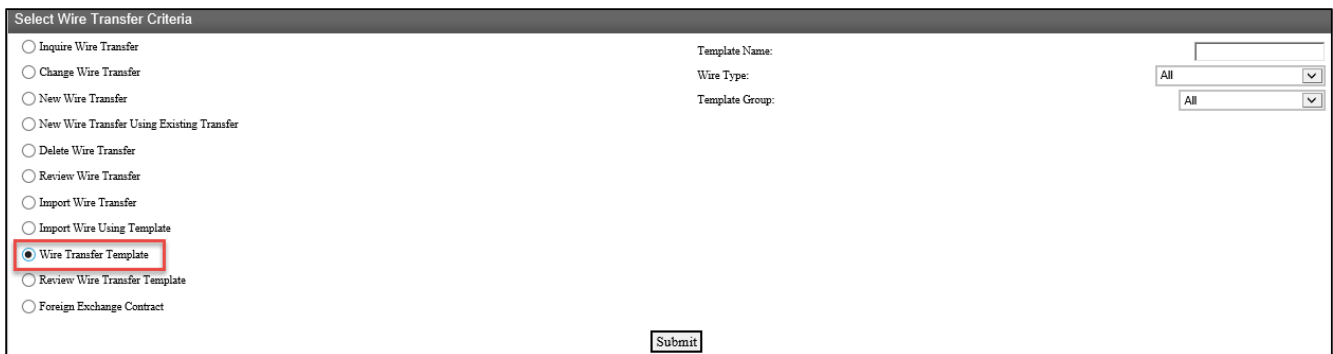
\* Institution Name: [Yellow Highlighted]

(\* Indicates Required Fields)

[Save] [Cancel]

## Editing a Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**



**Select Wire Transfer Criteria**

Inquire Wire Transfer

Change Wire Transfer

New Wire Transfer

New Wire Transfer Using Existing Transfer

Delete Wire Transfer

Review Wire Transfer

Import Wire Transfer

Import Wire Using Template

**Wire Transfer Template**

Review Wire Transfer Template

Foreign Exchange Contract

Template Name: [ ]

Wire Type: All

Template Group: All

[Submit]

- From the **Template List**, click on the **Edit Template** icon next to the template you want to edit

Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
<a href="#">FX Wire Template</a>		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
<a href="#">Test Domestic Wire</a>	Mechanics Bank		Domestic	Approved			

- The **Change Domestic Wire Transfer Template** page will display; make any necessary changes and then click **Save**

### Change Domestic Wire Transfer Template

\* Template Name:  x      Recurring Frequency:

Tax Identification Number:       Default Amount:

From Account:        Amount Range:  To

\* Template Group:

---

User Access

[Deselect All](#)

Jen.

Monica

---

Beneficiary

\* Identification Type:       DDA Account Number:       Message To Beneficiary:

\* Identification Number:

\* Name:

Address:

Beneficiary Reference:

---

Beneficiary Institution

\* Identification Type:       Fed Routing Number:        \* Name:

\* Identification Number:

Address:

---

Receiving Institution

\* Routing/Transit number:

\* Institution Name:

(\* Indicates Required Fields)

## Deleting a Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**

### Select Wire Transfer Criteria

Inquire Wire Transfer      Template Name:

Change Wire Transfer      Wire Type:

New Wire Transfer      Template Group:

New Wire Transfer Using Existing Transfer

Delete Wire Transfer

Review Wire Transfer

Import Wire Transfer

Import Wire Using Template

**Wire Transfer Template**

Review Wire Transfer Template

Foreign Exchange Contract

- From the **Template List**, click on the **Delete Template** icon next to the template you want to edit

Template List							
FX Wires	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
<a href="#">FX Wire Template</a>		TEST	International FX	Approved			
Wire Transfers	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
<a href="#">Test Domestic Wire</a>	Mechanics Bank		Domestic	Approved			

- The **Delete Domestic Wire Transfer Template** page will display; select Delete to continue

**Delete Domestic Wire Transfer Template**

Template Name: [Test Domestic Wire](#) Frequency: [None](#)

Tax Identification Number: [Jens Test Compan \[XXXX-XX-0000\]](#) Default Amount:

From Account: [Select Account](#) Amount Range:

Template Group: [Wire Transfers](#) Status: [Approved](#)

**User Access**

Jen  Monica

**Beneficiary**

Identification Type: [DDA Account Number](#) Message to Beneficiary:

Identification Number: [\[REDACTED\]](#)

Name: [Mechanics Bank](#)

Address:

Beneficiary Reference:

**Beneficiary Institution**

Identification Type: [Fed Routing Number](#) Name: [MECHANICS BANK](#)

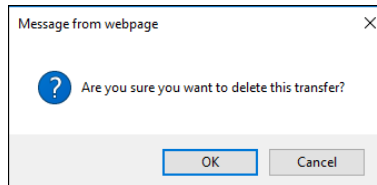
Identification Number: [121102036](#) Address: [WALNUT CREEK CA](#)

**Receiving Institution**


Routing/Transit number: [121102036](#)

Institution Name: [MECH BK WALNUT CR](#)

- The pop up box will display; click **OK** to continue with the deletion



## Initiating a New Wire Transfer from a Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**
-  **Note:** You can also initiate a wire transfer from a template on the **Home** page by clicking on the **Wire** tab in the **Pay Or Transfer** section.

**Select Wire Transfer Criteria**

Inquire Wire Transfer  
 Change Wire Transfer  
 New Wire Transfer  
 New Wire Transfer Using Existing Transfer  
 Delete Wire Transfer  
 Review Wire Transfer  
 Import Wire Transfer  
 Import Wire Using Template  
 **Wire Transfer Template**  
 Review Wire Transfer Template  
 Foreign Exchange Contract

Template Name:   
 Wire Type: [All](#)  
 Template Group: [All](#)

- From the **Template List**, click on the **New Transfer** icon next to the template you want to use

Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
<a href="#">FX Wire Template</a>		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
<a href="#">Test Domestic Wire</a>	Mechanics Bank		Domestic	Approved			

- The **New Domestic Wire Transfer** page will display; complete all required fields and then click **Process**

**New Domestic Wire Transfer - Test Domestic Wire**

Template Name: Test Domestic Wire    Recurring Frequency: None

\* Transfer Start Date:

Tax Identification Number: Jens Test Compan [XXX-XX-0000]    \* Amount:

\* From Account:

---

**Beneficiary**

\* Identification Type:    DDA Account Number    Message To Beneficiary:

\* Identification Number:

\* Name: Mechanics Bank   

Address:    

Beneficiary Reference:

---

**Beneficiary Institution**

\* Identification Type:    Fed Routing Number    \* Name: MECHANICS BANK

\* Identification Number: 121102036    Address:

WALNUT CREEK CA

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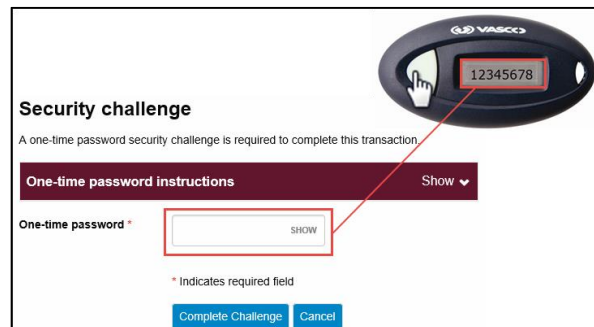
**Receiving Institution**

\* Routing/Transit number: 121102036

\* Institution Name: MECH BK WALNUT CR

(\* Indicates Required Fields)

- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**

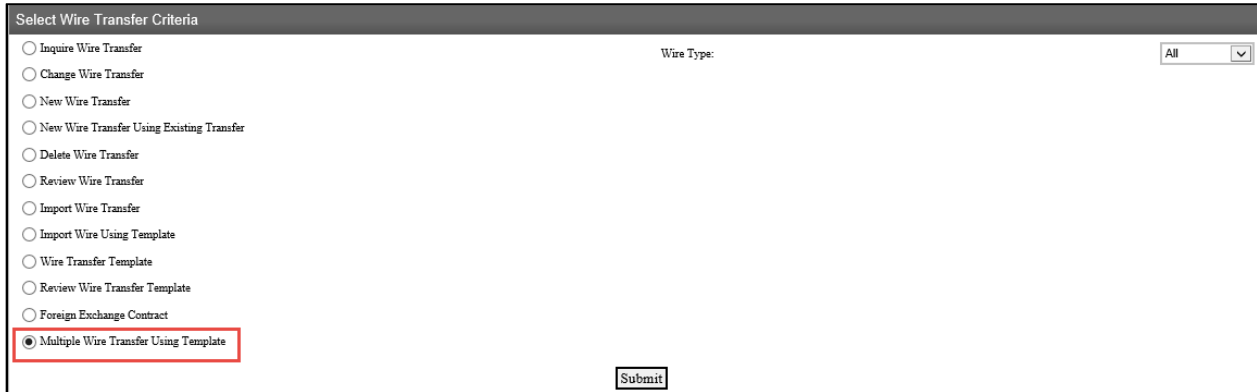


- A **Wire Transfer Summary** page will display
  - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
  - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
  - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

## Multiple Wire Transfer Using Template

The Multiple Wire Transfer Using Template option provides you the ability to generate multiple wire transfers at the same time.

- From the Wire menu, select **Multiple Wire Transfer Using Template** and then click **Submit**



Select Wire Transfer Criteria

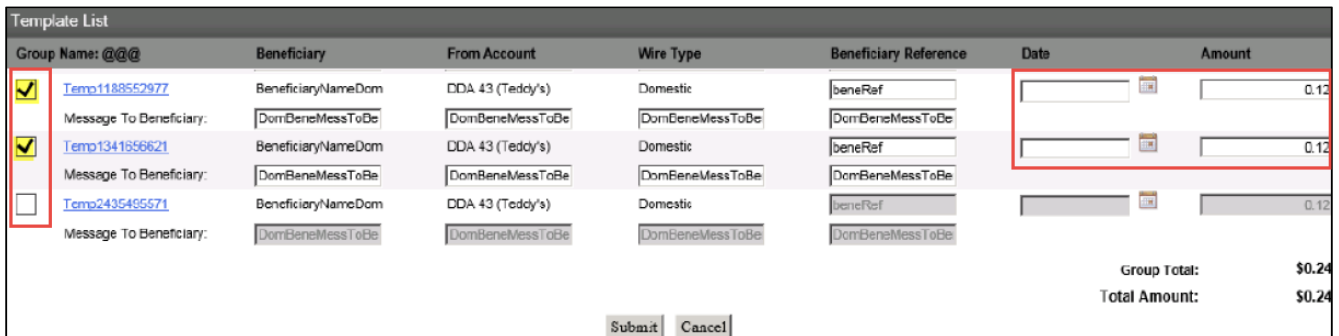
Wire Type: All

- Inquire Wire Transfer
- Change Wire Transfer
- New Wire Transfer
- New Wire Transfer Using Existing Transfer
- Delete Wire Transfer
- Review Wire Transfer
- Import Wire Transfer
- Import Wire Using Template
- Wire Transfer Template
- Review Wire Transfer Template
- Foreign Exchange Contract
- Multiple Wire Transfer Using Template

Submit

- From the **Template List**, you can select the check box next to each template name that you want to initiate
- Once the template is selected, enter the effective **Date** and the **Amount** for each of the transfers and then click **Submit** (the *Message to Beneficiary* and *Beneficiary Reference* fields are optional)

**Note:** In order for the template to appear in the template list, the required fields for the wire transfer must be completed/saved in the template.



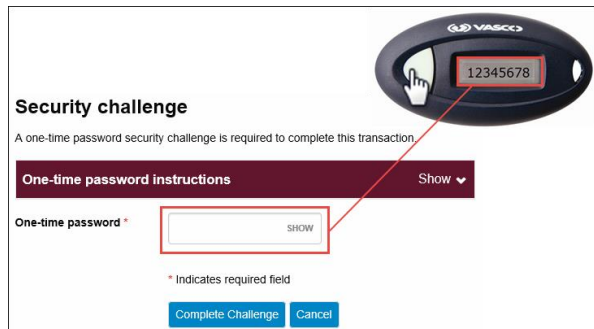
Group Name: @@@	Beneficiary	From Account	Wire Type	Beneficiary Reference	Date	Amount
<input checked="" type="checkbox"/>	<a href="#">Temp118852977</a>	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	<input type="text"/>	<input type="text"/> 0.12
	Message To Beneficiary:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/>	<a href="#">Temp1341856621</a>	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	<input type="text"/>	<input type="text"/> 0.12
	Message To Beneficiary:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<a href="#">Temp2435495571</a>	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	<input type="text"/>	<input type="text"/> 0.12
	Message To Beneficiary:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Group Total:						\$0.24
Total Amount:						\$0.24

Submit Cancel

- You will be prompted with a **Security Challenge**



- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



- A **Wire Transfer Summary** page will display
  - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
  - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
  - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

## Importing a Wire Transfer

You can import a Fed formatted wires and Non-Fed formatted wires using the Import Wire Transfer option.

- From the Wire menu, select **Import Wire Transfer** to submit a **Fed** formatted file and then click **Submit**
  - ☞ **Note:** You can also import a fed formatted file on the **Home** page by clicking on the **Wire import** tab in the **Pay Or Transfer** section.
- The **File Selection** page will display; click **Browse** to select the file you want to import and then click **Next**
- The **Template Details** and/or **Data Mapping** page may display depending on the type of file you are importing; if displayed, make changes as needed and then click **Finish or Next**
- The **Import** page may display; if displayed, check the **Approve** box to continue
- The **Import Confirmation** page will display; you have the option to select **Save, Review, Process** or **Discard**
  - Select **Process** to submit the file for processing
  - Select **Save** to save what has been entered so far and process the import later
  - Select **Review** to review the details again before processing
  - Select **Discard** to cancel the process
- Click **Finish**; a confirmation message will display

- If importing a **Non-Fed** formatted file, select **Import Wire Using Template** instead, and choose either **Existing Template** or **New Template**
  - If selecting **New Template**, it will walk you through mapping the import file (see *File Mapping section below for details*)

## File Mapping

In order to import a Non-Fed formatted wire transfer file, you must complete the file mapping process by creating an import template.

- From the Wire menu, select **Import Wire Using Template** option
- Select the **New Template** option and then click **Submit**
- The **File Selection** page will display; click **Browse** to select the file you want to map/import and then click **Next**
- The **Template Details** page will display;
  - **Select the Wire Transfer Type**
  - **Enter the Template Description**
  - **Enter the Tax Identification Number if applicable**
  - Enter the **Number of Header** and **Number Footer Rows** to exclude
  - Select **Yes** or **No** from the **Insert Decimal into Amounts** drop down menu
  - Select the **Delimited** or **Fixed Width** for the format used to transfer the file into a wire file format
  - Click **Next** to continue
- The **Field Definitions** page will display;
  - For each of the columns in the file, select options to match the specific file layout
    - Select **Exclude Column** to disregard that column
  - Click **Next** to continue
- The **Data Mapping** page will display;
  - Click **Next** to continue
- The **Import Confirmation** page will display; you have the option to select **Save**, **Review**, **Process** or **Discard**
  - ☞ **Note:** You must select an **Effective Date** in order to **Save** or **Process** the file
    - Select **Process** to submit the file for processing
    - Select **Save** to save what has been entered so far and process the import later
    - Select **Review** to review the details again before processing
    - Select **Discard** to cancel the process
- Click **Finish**; a confirmation message will display