

Wire Manager

User Guide

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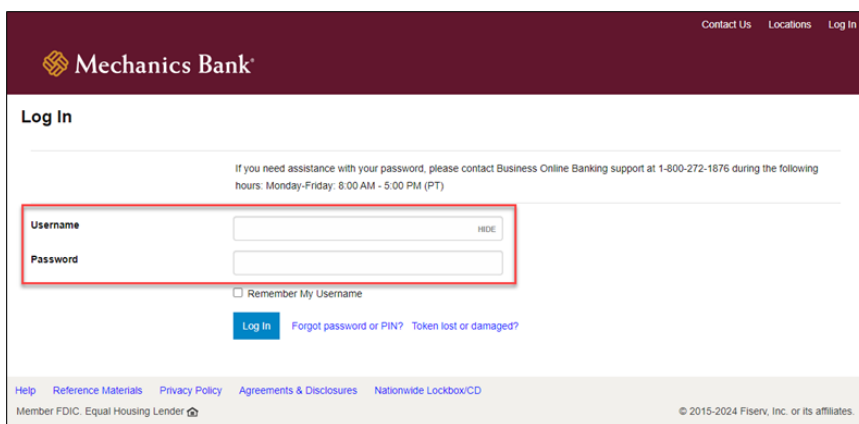
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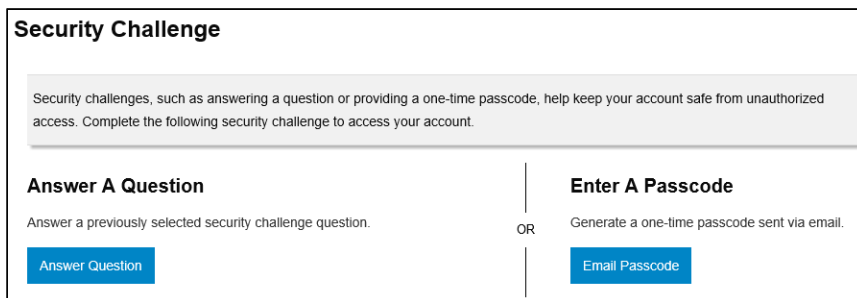
Launching Wire Manager

- Access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- 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.



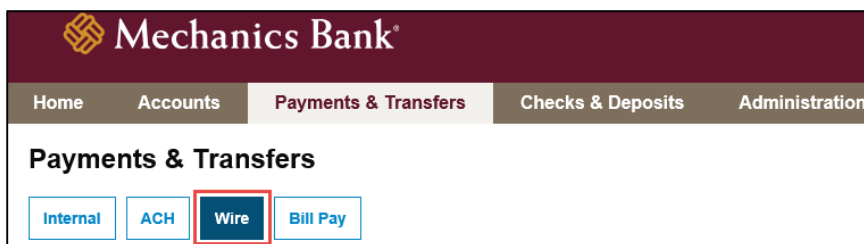
The screenshot shows the Mechanics Bank Log In page. At the top, there is a navigation bar with links for Contact Us, Locations, and Log In. Below the header, the page title is "Log In". A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". The login form includes fields for Username and Password, with a "HIDE" button next to the Password field. Below the fields is a checkbox for "Remember My Username" and a "Log In" button. A link for "Forgot password or PIN? Token lost or damaged?" is also present. At the bottom, there are links for Help, Reference Materials, Privacy Policy, Agreements & Disclosures, and Nationwide Lockbox/CD. The footer includes "Member FDIC. Equal Housing Lender" and "© 2015-2024 Fiserv, Inc. or its affiliates."

- You may be prompted 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. The title is "Security Challenge". A message states: "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." Below this, there are two options: "Answer A Question" and "Enter A Passcode". The "Answer A Question" option includes the text "Answer a previously selected security challenge question." and an "Answer Question" button. The "Enter A Passcode" option includes the text "Generate a one-time passcode sent via email." and an "Email Passcode" button. The two options are separated by an "OR" label.

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

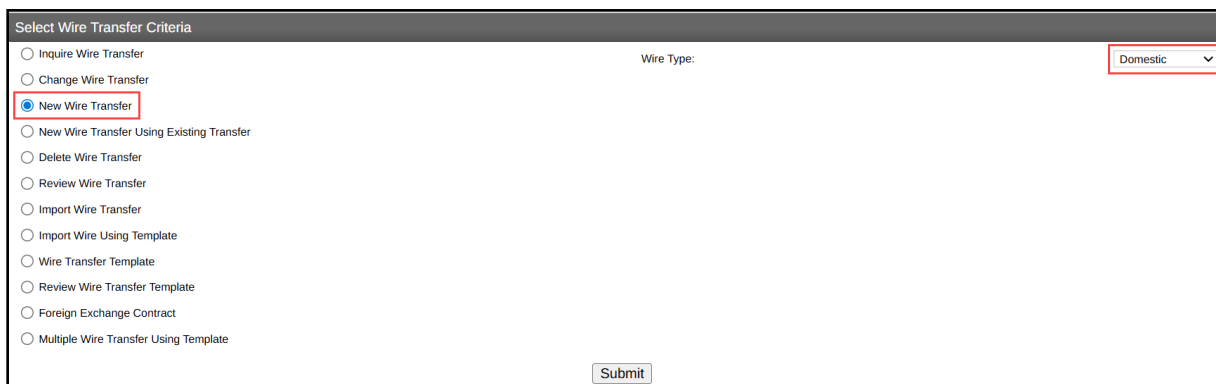


The screenshot shows the Mechanics Bank Payments & Transfers page. At the top, there is a navigation bar with links for Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. Below the header, the page title is "Payments & Transfers". There are four buttons: "Internal", "ACH", "Wire", 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 one-time domestic wire transfer, or set up the wire transfer to reoccur based on the transfer frequency you select. If you have sent a similar wire previously, you can also use the **New Wire Transfer Using Existing Transfer** option.

- From the Wire menu, select **New Wire Transfer**, select **Domestic** from the **Wire Type** drop-down menu 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
☐ Multiple Wire Transfer Using Template

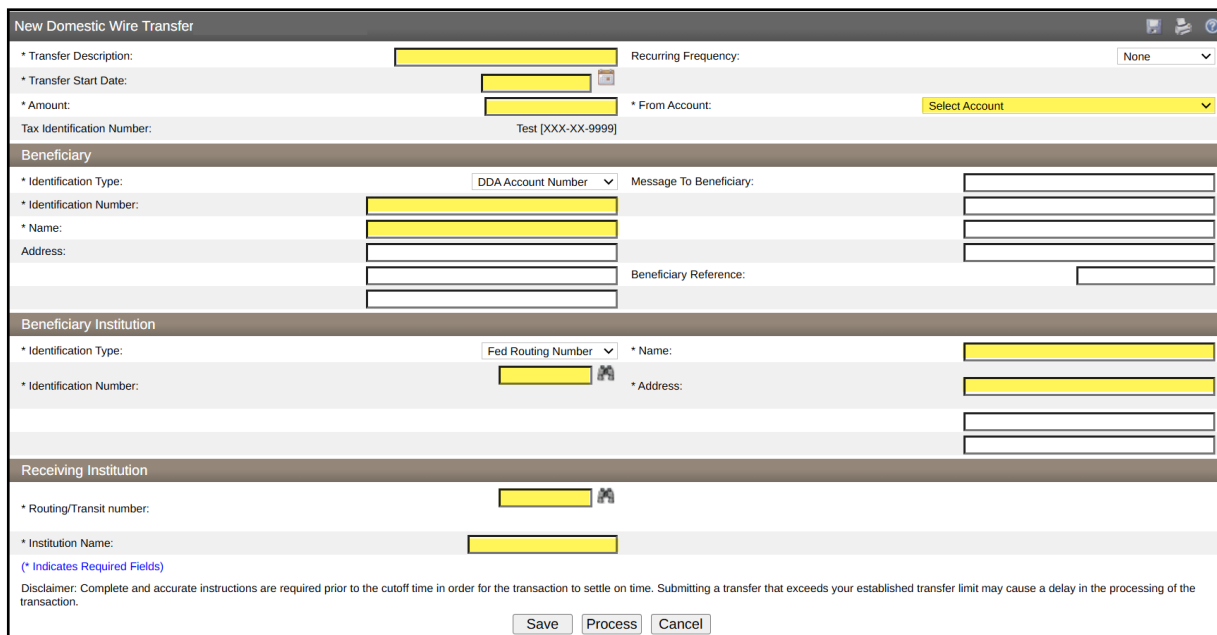
Wire Type: Domestic ▼

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 Beneficiary Institution RT number*)
 - Enter the Beneficiary Institution **Address** (*will auto-fill the City/State after entering the Beneficiary Institution RT number*)
- In the **Receiving Institution** section, complete the following; (*will auto-fill from the Beneficiary 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

* Transfer Description: Recurring Frequency: None

* Transfer Start Date:

* Amount: * From Account: Select Account

Tax Identification Number: Test [XXX-XX-9999]

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:

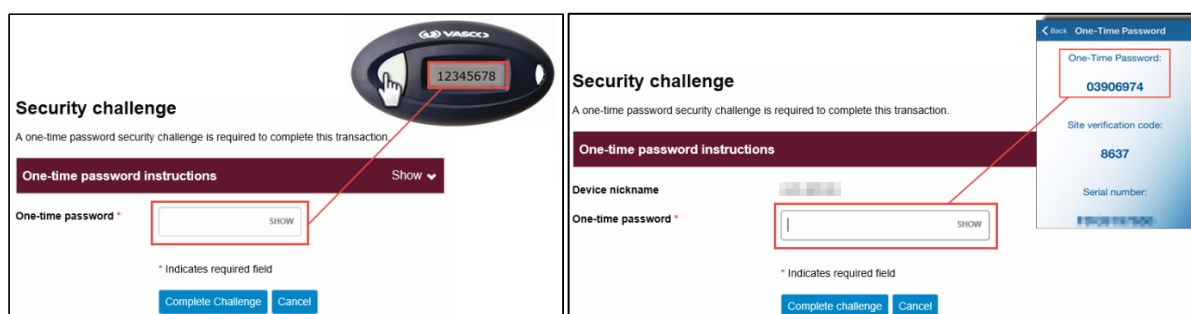
* Institution Name:

(* Indicates Required Fields)

Disclaimer: Complete and accurate instructions are required prior to the cutoff time in order for the transaction to settle on time. Submitting a transfer that exceeds your established transfer limit may cause a delay in the processing of the transaction.

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

Security challenge

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

One-time password instructions

Device nickname

One-time password * SHOW

* Indicates required field

Complete challenge Cancel

One-Time Password

One-Time Password: 03906974

Site verification code: 8637

Serial number: 12345678

- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear advising 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 transfer 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
 - If the wire transfer was identified as a duplicate, a yellow **Warning** message will appear advising a duplicate wire has been identified and originated
- 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 have sent a similar wire previously, you can also use **New Wire Transfer Using Existing Transfer** option.

- From the Wire menu, select **New Wire Transfer**, select **International** from the **Wire Type** drop down menu 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
☐ Multiple Wire Transfer Using Template

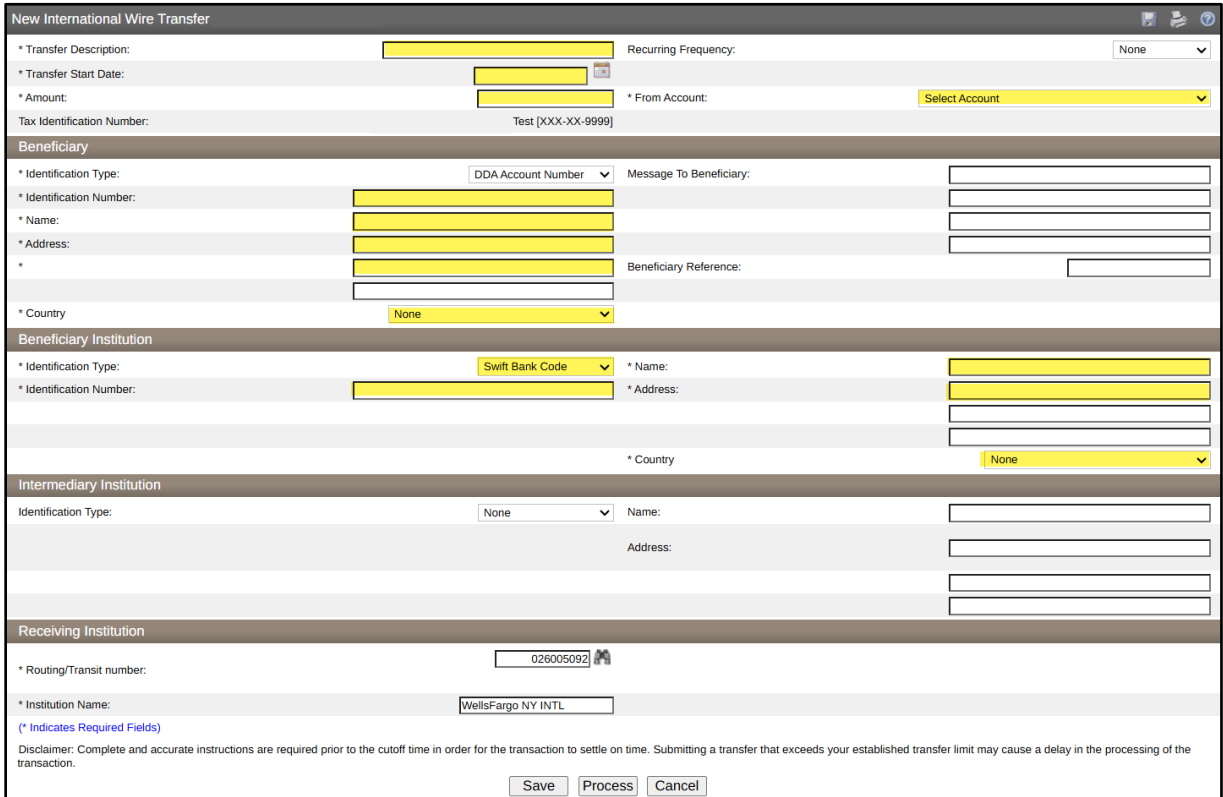
Wire Type: International ▼

- 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 **Recurring Frequency** for 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 select the appropriate **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
- In the **Beneficiary Institution** section, complete the following;
 - Select the appropriate **Identification Type** from the drop-down menu
 - Enter **Identification Number** corresponding to the Identification Type selected above
 - Enter the Beneficiary Institution **Name**
 - Enter the Beneficiary Institution **Address** and select the appropriate **Country** from the drop-down menu
- In the **Intermediary Institution** section, complete the following, *only if applicable*;
 - Select the applicable **Identification Type** from the drop-down menu
 - Enter **Identification Number** 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



New International Wire Transfer

* Transfer Description: Recurring Frequency:

* Transfer Start Date: * From Account:

* Amount: Tax Identification Number:

Beneficiary

* Identification Type: Message To Beneficiary:

* Identification Number:

* Name:

* Address:

* Beneficiary Reference:

* Country:

Beneficiary Institution

* Identification Type: * Name:

* Identification Number: * Address:

* Country:

Intermediary Institution

Identification Type: Name:

Address:

Receiving Institution

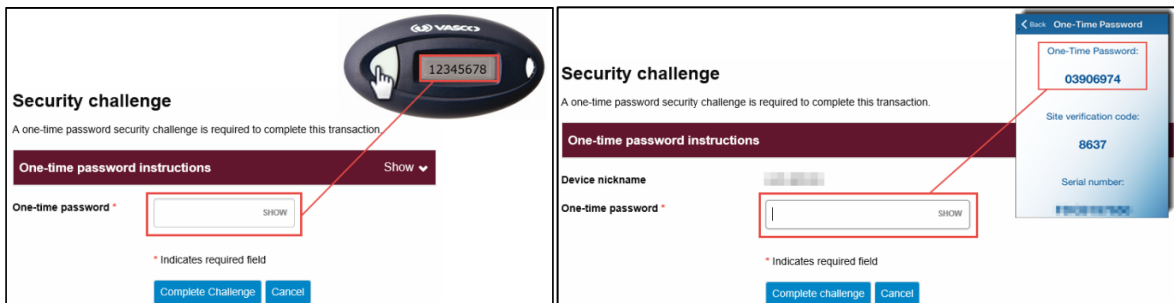
* Routing/Transit number: 

* Institution Name:

(* Indicates Required Fields)

Disclaimer: Complete and accurate instructions are required prior to the cutoff time in order for the transaction to settle on time. Submitting a transfer that exceeds your established transfer limit may cause a delay in the processing of the transaction.

- 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

One-time password *

* Indicates required field

Security challenge

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

One-time password instructions

Device nickname

One-time password *

* Indicates required field

One-Time Password

One-Time Password:

Site verification code:

Serial number:

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

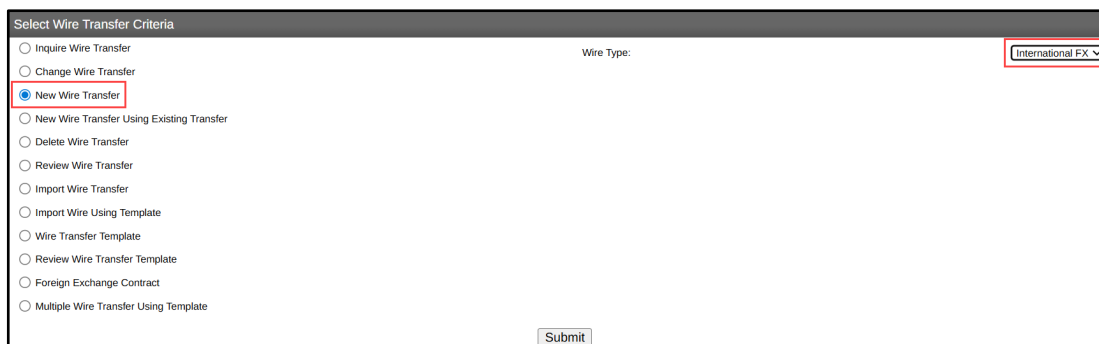
- If the wire transfer does require approval, a yellow **Warning** message will appear, and additional approval is required before the wire can be processed
- If the wire transfer is unable to process due to an error, a red **Error** message will appear, and the wire will NOT be processed; depending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

Creating an International FX Wire Transfer

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

 **Note:** *New Wire Transfer Using Existing Transfer is not available for International FX wires.*

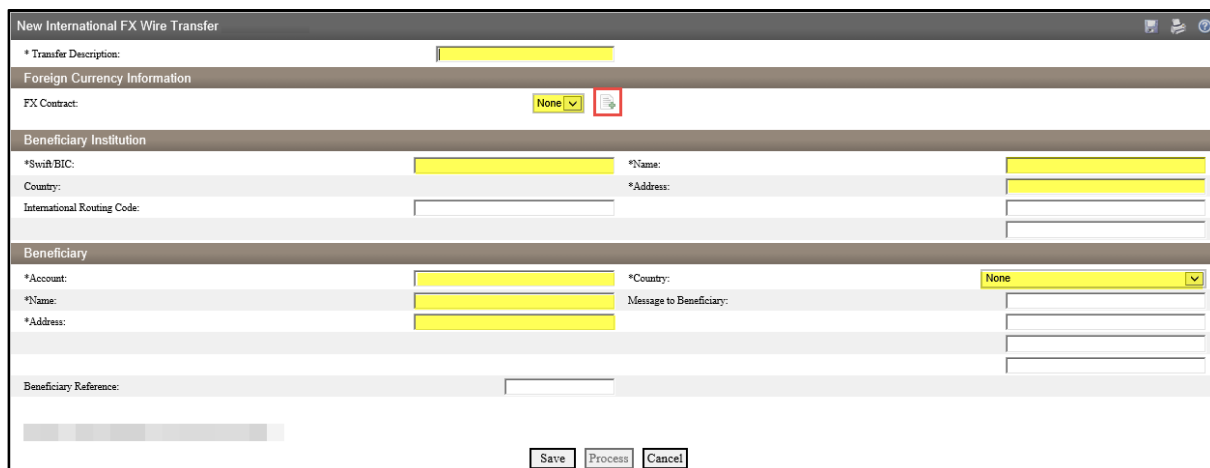
- From the Wire menu, select **New Wire Transfer**, select **International FX** from the **Wire Type** drop down menu and then click **Submit**



- In the **New International FX Wire Transfer** section, complete the following;
 - Enter a **Transfer Description** for the wire transfer
- 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

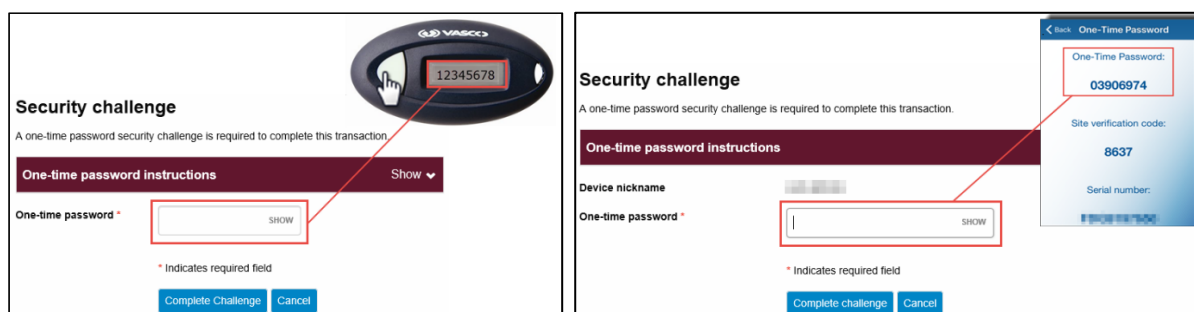


The form is titled "New International FX Wire Transfer". It contains several sections:

- * Transfer Description:** A text input field.
- Foreign Currency Information:**
 - FX Contract:** A dropdown menu with "None" selected.
- Beneficiary Institution:**
 - *Swift BIC:** A text input field.
 - *Name:** A text input field.
 - Country:** A text input field.
 - *Address:** A text input field.
 - International Routing Code:** A text input field.
- Beneficiary:**
 - *Account:** A text input field.
 - *Country:** A dropdown menu with "None" selected.
 - *Name:** A text input field.
 - Message to Beneficiary:** A text input field.
 - *Address:** A text input field.
- Beneficiary Reference:** A text input field.

 At the bottom right, there are three buttons: "Save", "Process", and "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**



Two screenshots of the security challenge process:

- Left Screenshot:** Titled "Security challenge". It shows a message: "A one-time password security challenge is required to complete this transaction." Below this is a "One-time password instructions" section with a "Show" button. A "One-time password" field is shown with a "SHOW" button. A red box highlights the "One-time password" field. A "Complete Challenge" button is at the bottom.
- Right Screenshot:** Titled "Security challenge". It shows a message: "A one-time password security challenge is required to complete this transaction." Below this is a "One-time password instructions" section with a "Show" button. A "One-time password" field is shown with a "SHOW" button. A red box highlights the "One-time password" field. A "Complete challenge" button is at the bottom.

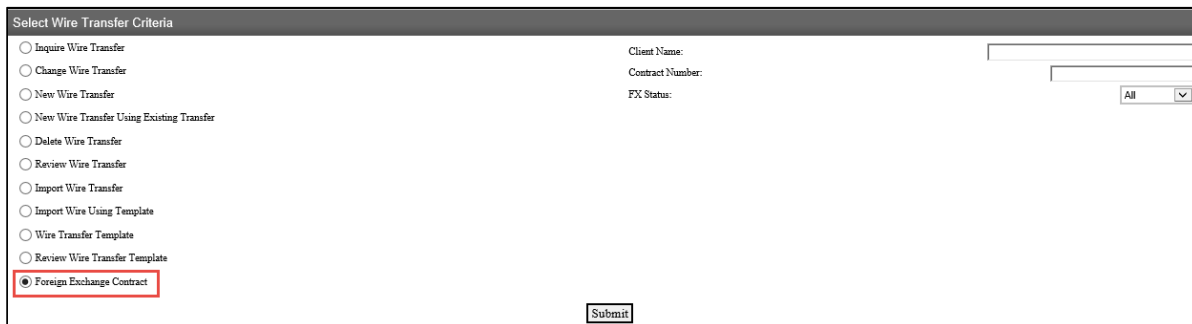
- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear advising the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear, and additional approval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

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 within 2 hours of creating the contract or by 1:30 PM PT the same day they are accepted, whichever occurs first. Contracts not used within 2 hours or by 1:30 PM PT will be cancelled. Cancellation of a committed contract may result in your financial loss.

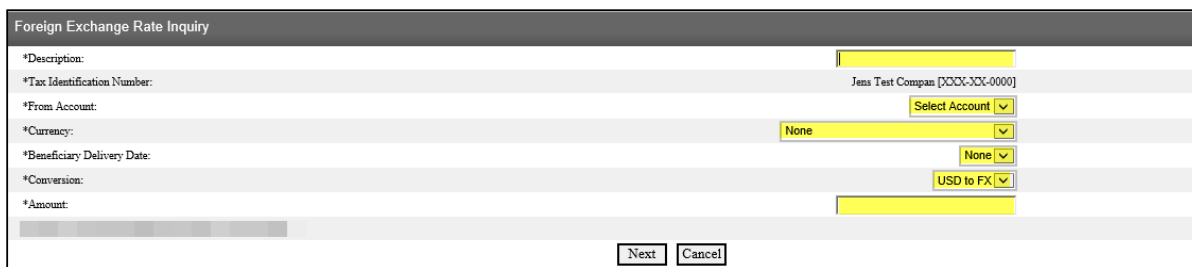
- From the Wire menu, select **Foreign Exchange Contract** and then click **Submit**



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



- 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



- 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-XX-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.

AcceptDecline

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

☐ 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

Transfer Description:

Wire Type: Domestic

Reference Number:

Date Range: 11/01/2024 To

Amount Range: To

From Account Number:

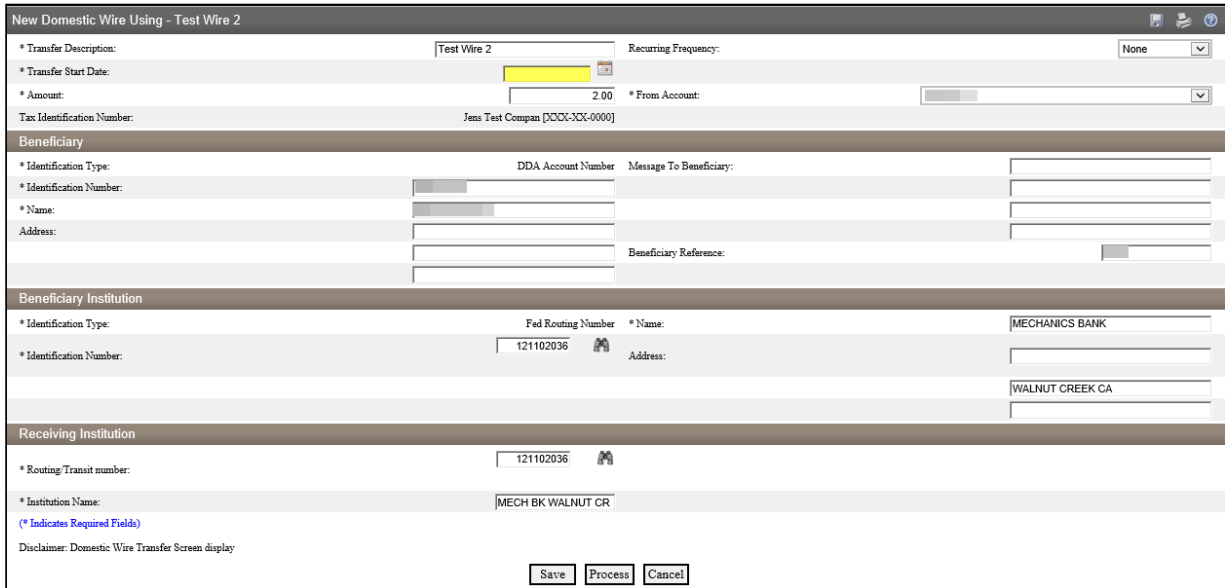
Submit

- 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

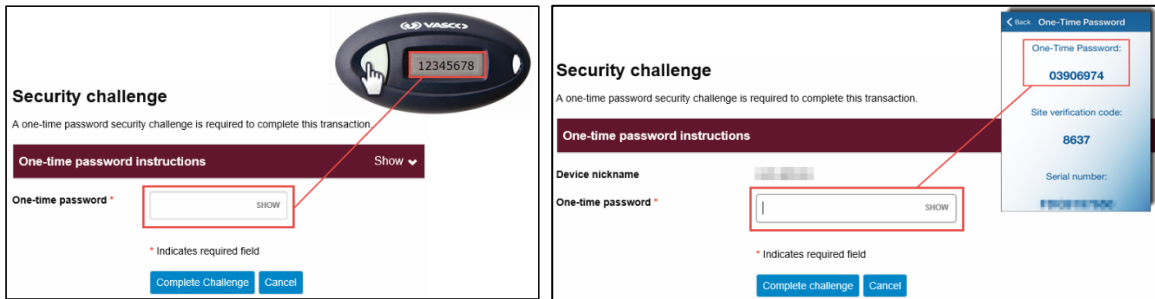
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Test	10/03/2025	MR. Test	\$0.10	Transfer Exceeds Review: Pending Approval	Wire Type: Domestic Issued By: Joseph From Account: Mechanics Bank Reference Number: Placement Date: 10/03/2025 02:55:57 PM
Test	07/30/2025	Test	\$0.01	Disapproved	Wire Type: Domestic Issued By: Joseph From Account: Mechanics Bank Reference Number: Placement Date: 07/29/2025 06:50:20 PM

- 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**



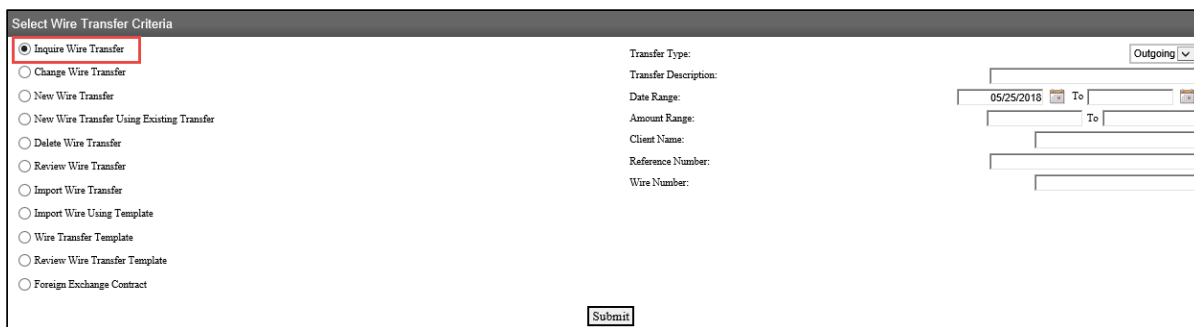
- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear advising the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear, and additional approval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

Viewing a Wire Transfer

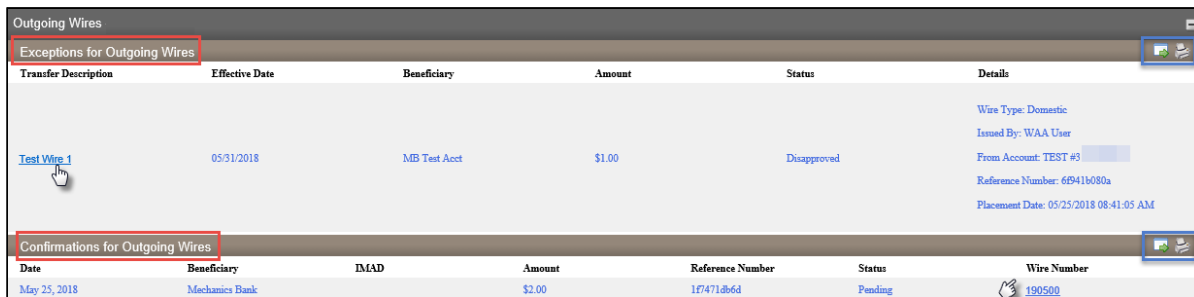
You can easily view the status, print or export the details of your Wire transfers using the Inquire Wire Transfer option.

- 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



Outgoing Wires						
Exceptions for Outgoing Wires						
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details	
Test Wire 1	05/31/2018	MB Test Acct	\$1.00	Disapproved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 6f941b080a Placement Date: 05/25/2018 08:41:05 AM	

Confirmations for Outgoing Wires						
Date	Beneficiary	IMAD	Amount	Reference Number	Status	Wire Number
May 25, 2018	Mechanics Bank		\$2.00	1f7471db6d	Pending	190508

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

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:
 Amount Range:
 Client Name:
 Reference Number:

Submit

- 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
Test Wire	05/29/2018	Mechanics Bank	\$100.00	Saved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 30a7b6972 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: Test Wire
 * Transfer Start Date: 05/29/2018
 * Amount: 100.00
 Tax Identification Number: Jens Test Compan [XXX-XX-0000]
 Transfer Status: Saved

Recurring Frequency: None

* Identification Type: DDA Account Number
 * Identification Number: Mechanics Bank
 * Name: Mechanics Bank
 Address:

Message To Beneficiary:
 Beneficiary Reference:

Beneficiary Institution

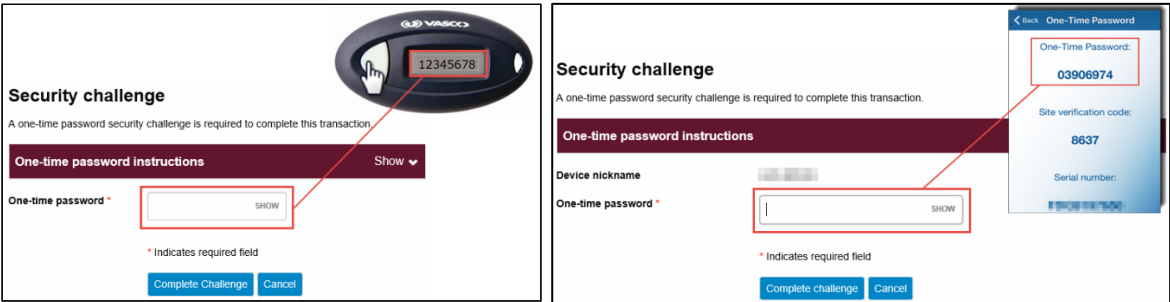
* Identification Type: Fed Routing Number
 * Identification Number: 121102036
 * Name: MECHANICS BANK
 Address: WALNUT CREEK CA

Receiving Institution

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



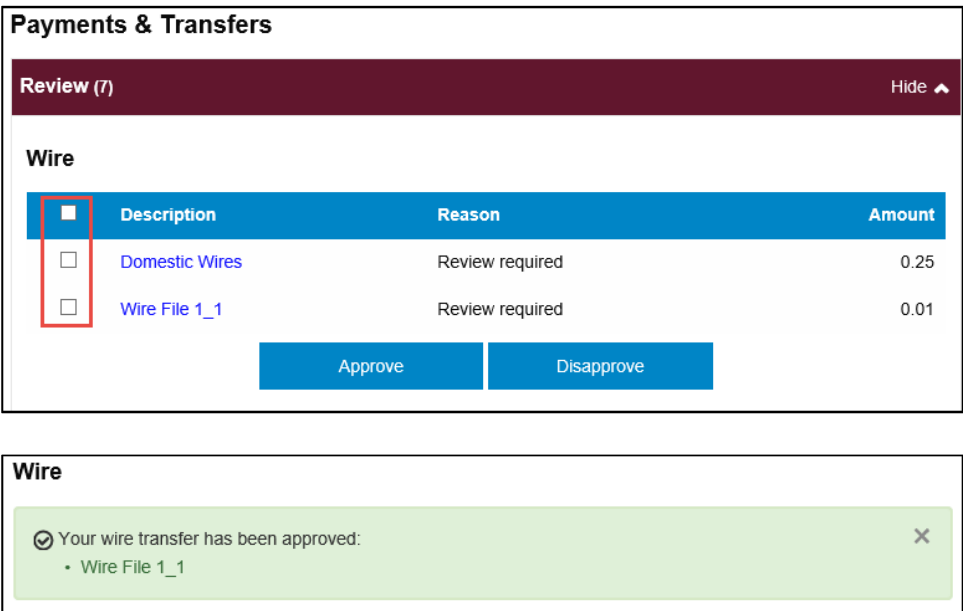
Review & Approve a Wire Transfer

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 Wire 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



Review Transfers in Wire Manager

- From the Wire menu, select **Review Wire 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
Approve All Disapprove All Outstanding Approve Disapprove	Jess Test Compan	Test Wire 1	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

☐ 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

Transfer Description: _____

Date Range: _____ To _____

Amount Range: _____ To _____

Client Name: _____

Reference Number: _____

- 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
Test Wire	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: Jems Test Compan [0000-0000]
 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

Message from webpage

Are you sure you want to delete this transfer?

OK Cancel

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

Step 2 - Delete Confirmation

Success
 The transfer Test Wire was deleted successfully.

Done

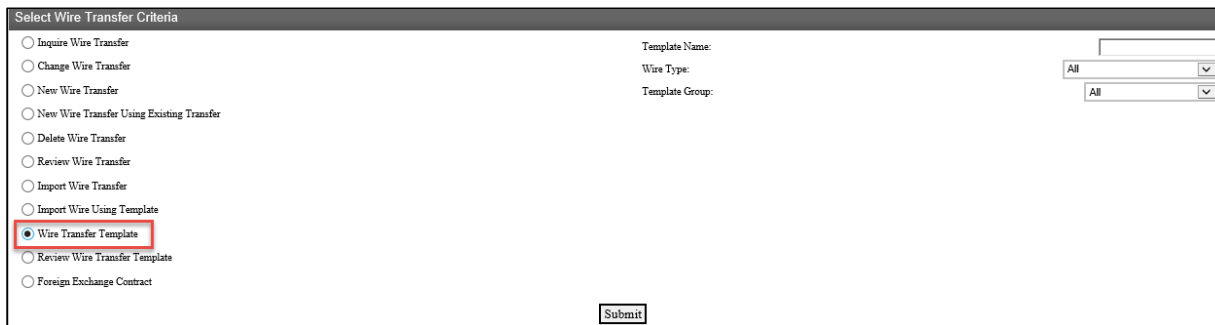
Wire Templates

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).

A client may opt to require all new wire transfer templates to 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**



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

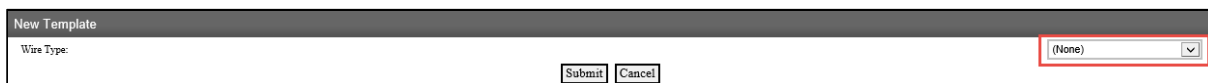
Template Name:
 Wire Type:
 Template Group:

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



Template List

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



New Template

Wire Type:

- 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 does not 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 Beneficiary Institution RT number)*
 - Enter the Beneficiary Institution **Address** *(should auto-fill the City/State after entering the Beneficiary Institution RT number)*
- In the **Receiving Institution** section, complete the following; *(will auto-fill from the Beneficiary 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: Recurring Frequency: None

Tax Identification Number: Jess Test Compan [XXX-XX-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:

* 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)

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

- 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
FX Wire Template		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Test Domestic Wire	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: [Test Domestic Wire]

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

From Account: [Select Account]

* Template Group: [Wire Transfers]

Recurring Frequency: [None]

Default Amount: []

Amount Range: [] To []

Deselect All

☒ Jen

☒ Monica

Beneficiary

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

* Identification Number: []

* Name: [Mechanics Bank]

Address: []

Beneficiary Reference: []

Beneficiary Institution

* Identification Type: [] Fed Routing Number: [121102036] * Name: [MECHANICS BANK]

* Identification Number: [] Address: []

[]

[WALNUT CREEK CA]

Receiving Institution

[121102036]

* Routing/Transit number: []

* Institution Name: [MECH BK WALNUT CR]

(* Indicates Required Fields)

Save

Cancel

Deleting 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 **Template List**, click on **Delete Template** icon next to template you want to edit

Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
FX Wire Template		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Test Domestic Wire	Mechanics Bank		Domestic	Approved			

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

Delete Domestic WireTransfer 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 [\[Name\]](#)

☒ Monica [\[Name\]](#)

Beneficiary

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

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

Name: [Mechanics Bank](#)

Address: [\[Address\]](#)

Beneficiary Reference: [\[Reference\]](#)

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](#)

[Delete](#) [Cancel](#)

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

Message from webpage

Are you sure you want to delete this transfer?

[OK](#) [Cancel](#)

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: [\[Name\]](#)

Wire Type: [All](#)

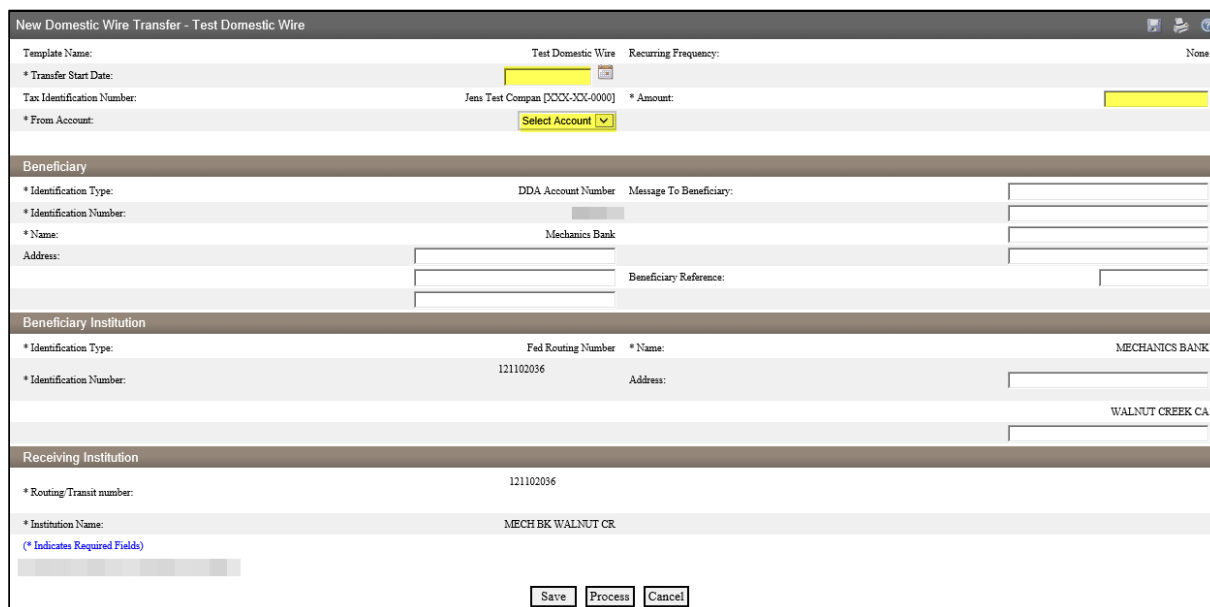
Template Group: [All](#)

[Submit](#)

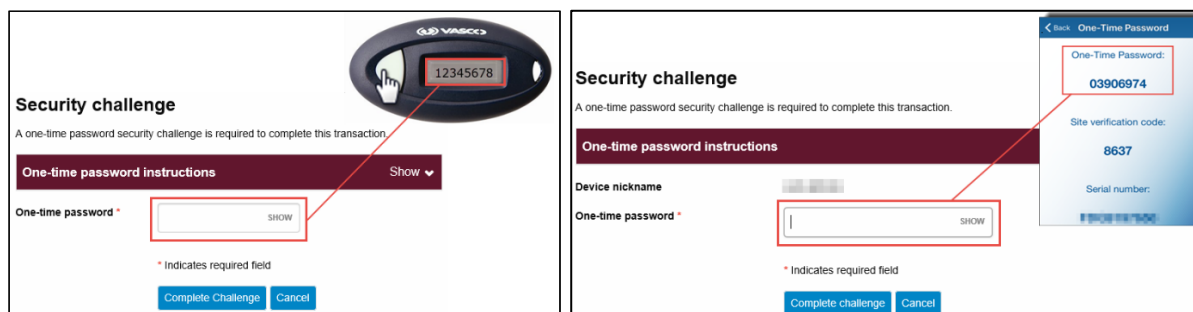
- From the **Template List**, click on the **New Transfer** icon next to the template you want to use

Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
FX Wire Template		TEST	International FX	Approved	New Transfer	Edit Template	Delete Template
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Test Domestic Wire	Mechanics Bank		Domestic	Approved	New Transfer	Edit Template	Delete Template

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



- 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 advising 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 transfer 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
 - If the wire transfer was identified as a duplicate, a yellow **Warning** message will appear advising that a duplicate wire has been identified and originated

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 **Wire** menu, select **Multiple Wire Transfer Using Template** and click **Submit**



Select Wire Transfer Criteria

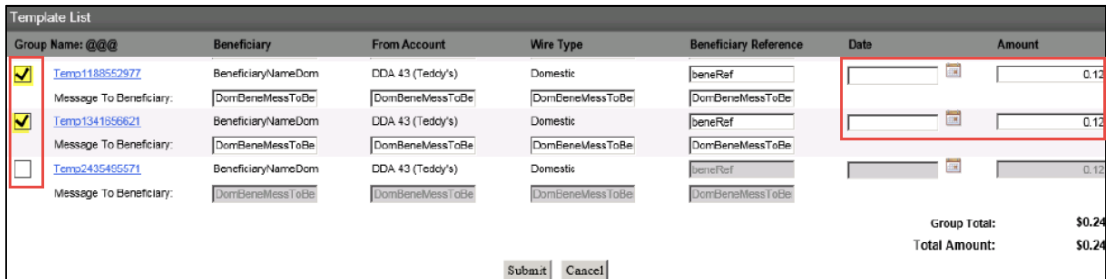
Wire Type: All

☐ 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)

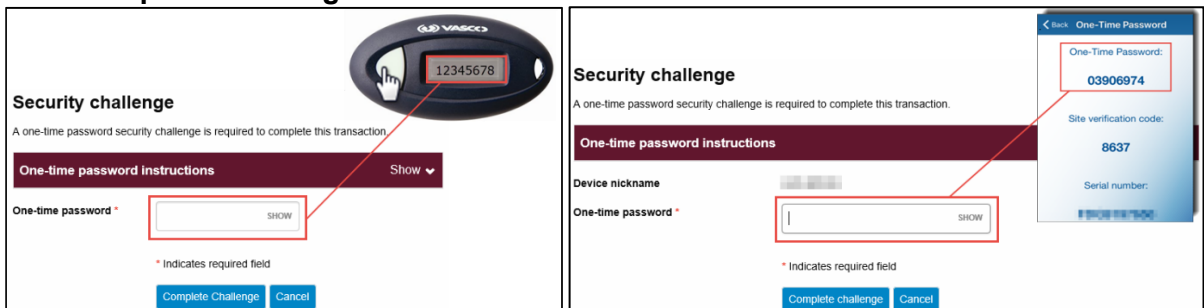
Note: In order for the template to appear in the template list, the required fields for the wire transfer must be completed/saved in the template.



Group Name: @@@	Beneficiary	From Account	Wire Type	Beneficiary Reference	Date	Amount
☒ Temp118852977	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	beneRef		0.12
Message To Beneficiary:	DomBeneMessToBe	DomBeneMessToBe	DomBeneMessToBe	DomBeneMessToBe		
☒ Temp1341856621	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	beneRef		0.12
Message To Beneficiary:	DomBeneMessToBe	DomBeneMessToBe	DomBeneMessToBe	DomBeneMessToBe		
☐ Temp2435465671	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	beneRef		0.12
Message To Beneficiary:	DomBeneMessToBe	DomBeneMessToBe	DomBeneMessToBe	DomBeneMessToBe		
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**



Security challenge

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

One-time password instructions

One-time password *

* Indicates required field

Complete Challenge Cancel

Security challenge

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

One-time password instructions

Device nickname

One-time password *

* Indicates required field

Complete challenge Cancel

One-Time Password

One-Time Password: 03906974

Site verification code: 8637

Serial number:

- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear advising 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 transfer 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
 - If the wire transfer was identified as a duplicate, a yellow **Warning** message will appear advising that a duplicate wire has been identified and originated

Importing a Wire Transfer

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

Fed Formatted Files

To submit a **Fed formatted** file:

- From the Wire menu, select **Import Wire Transfer** 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 and process the import later
 - Select **Review** to review the details before processing
 - Select **Discard** to cancel the process
- Click **Finish**; a confirmation message will display

Non-Fed Formatted Files

To submit a **Non-Fed formatted** file:

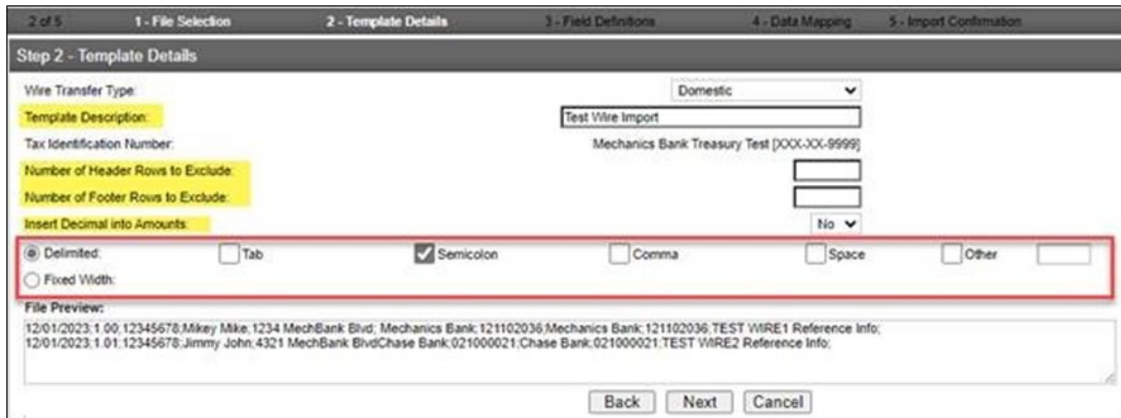
- Select **Import Wire Using Template** and choose either Existing Template or New Template
 - If selecting **New Template**, it will walk you through mapping the import file (*see File Mapping section below for details*)

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** i.e., Monthly Payment, Payroll, etc.
 - Enter the **Tax Identification Number** *if applicable*
 - Enter the **Number of Header** and **Number Footer Rows** to exclude. Does the file have rows above or below the wire transaction to be ignored by the system? This number must be consistent for all files moving forward
 - Select **Yes** or **No** from the **Insert Decimal into Amounts** drop down menu. If amount(s) do not have decimals, select Yes
 - Select the **Delimited** or **Fixed Width** for the format used to transfer the file into a wire file format
 - Click **Next** to continue

 **Note!** If Delimited is chosen, select the character used to separate each field



2 of 5 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import Confirmation

Step 2 - Template Details

Wire Transfer Type: Domestic

Template Description: Test Wire Import

Tax Identification Number: Mechanics Bank Treasury Test [000-301-9999]

Number of Header Rows to Exclude:

Number of Footer Rows to Exclude:

Insert Decimal into Amounts: No

Delimited: ☒ Tab ☒ Semicolon ☐ Comma ☐ Space ☐ Other

Fixed Width: ☐

File Preview:

12/01/2023:1 00:12345678:Mikey Mike:1234 MechBank Blvd:Mechanics Bank:121102036:Mechanics Bank:121102036:TEST WIRE1 Reference Info;
 12/01/2023:1 01:12345678:Jimmy John:4321 MechBank Blvd:Chase Bank:021000021:Chase Bank:021000021:TEST WIRE2 Reference Info;

Back Next Cancel

- 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
 - Select the funding account beside **Add Funding Accounts to File**
 - Select **Date in File** if each file will have a date or **Prompt For Date** if the file does not include dates
 - Click **Next** to continue

3 of 5 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import Confirmation

Step 3 - Field Definitions

Layout Preview:

Column 1: Transfer Date	Column 2: Amount	Column 3: Beneficiary Identification Number	Column 4: Beneficiary Name
Column 5: Beneficiary Address Line 1	Column 6: Beneficiary Institution Name	Column 7: Beneficiary Institution Identification Number	Column 8: Receiving Institution Name
Column 9: Receiving Institution Routing Transit	Column 10: Beneficiary Reference	Column 11: (Exclude Column)	

File Preview:

12/01/2023 1 00 12345678,Mikay Mike 1234 MechBank Blvd, Mechanics Bank 121102036,Mechanics Bank 121102036,TEST WIRE1 Reference Info;
12/01/2023 1 01 12345678,Jimmy John 4321 MechBank Blvd,Chase Bank 021000021,Chase Bank 021000021,TEST WIRE2 Reference Info;

Apply Additional Values to File

Type	Value
(None)	
(None)	
(None)	
(None)	
(None)	

Add Column

Funding Account Options

Add Funding Account to File Mechanics Bank CDA Test 1

Effective Date Option

☒ Date in File ☐ Prompt For Date ☐ Default Current Business Date

Back Next Cancel

- 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

Home Accounts Payments & Transfers Checks & Deposits Administration

Payments & Transfers

Internal ACH Wire Bill Pay

Wire

The new wire template has been created. Click "Finish" to Save/Process/Review or Discard a new transfer. To delete the new template click "Cancel".

5 of 5 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import Confirmation

Step 5 - Import Confirmation

Expand All

	Select All	Select All	Select None	Select All
File Name: SAMPLE Domestic Wire Import_1 Amount: \$1.00 Beneficiary Name: Mikay Mike	☐ Save	☐ Review	☒ Process	☐ Discard
File Name: SAMPLE Domestic Wire Import_2 Amount: \$1.01 Beneficiary Name: Jimmy John	☐ Save	☐ Review	☒ Process	☐ Discard

Finish Cancel