# MISSION BANK

## Treasury Management Services Domestic Online Wire Guide

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## Wires Overview

The wire menu is located under *Payments* on the services menu in Treasury Management Services (TMS).

Wire	
Create USD Wire	Domestic wires can be sent online through TMS.
Create USD Wire from Template	New wires can be generated by choosing a Creditor that has
Upload Wires	been saved, or from a saved template.
Wire Activity	
Wire File Activity	Domestic wires can be scheduled to go out automatically at
Recurring Wires	recurring intervals of at a specified date in the future.
Wire Templates	
Wire Creditors	
Wire Upload Formats	

#### Key features and points to note:

- ✓ Create USD Wire is used for wires in US dollars that are going to creditors located in the United States.
- ✓ Setting up wire templates and wire creditors streamlines the process of creating and sending repeat wires. The key difference is that *Wire Templates* retain the sending account information along with the creditor information. Saving as a *Wire Creditor* allows the user to choose the sending account each time the creditor is used.
- $\checkmark$  Wire cut-off times are located on the dashboard screen in TMS.
- ✓ Full physical address required for all wires (PO Box not accepted). If wire does not have physical address it will be rejected.

Outgoing wires are setup with dual control unless the user has specified otherwise. Where one user creates the wire and another user approves and releases the wire to the bank. Users that approve wires must be registered for additional authentication using either the VIP Access secure token app or an automated phone call or text message. See the TMS Basics Guide for more information on additional authentication and on the TMS mobile app.

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

There are two system-forced notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed. There are additional wire notifications that each user can add in Notification Setup located under the user menu.

### **Domestic Wires**

When wires are periodically sent to the same recipient there are two ways to store the recipient's information for future use – as a wire creditor in a wire Template.

- When the recipient is set up as a *Creditor* a wire can be sent to that recipient from any of your company's wire accounts.
- A *Template* associates the sending account along with the recipient's bank account information.

#### **Saving Creditors**

Creditors that will be used periodically for wires should be added in Wire Creditors.

#### Wire menu > Wire Creditor Create New Creditor

MISSION BANK		
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government		DASHBOARD ACCOUNTS - PAYMENTS - REPORTING - ADMIN
> Wire Creditors		Create New Creditor
MISSION BANK	Message Center 🌲 Notifications	Ô Cur-Off Times Last Login: 02/10/2025, 11:36 AM, PST ♣ HI, JuJetsonTM (Astro TM)
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government		DASHBOARD ACCOUNTS - PAYMENTS - REPORTING - ADMIN
Create a Domestic Creditor		
1. Creditor Information 2. Review 3. Confirmation		
		* Indicates Required Field
Bank ID: * Routing Number Q	Instructed Agent Information	
Bank Name: *	Agent Country: *	US 💌
Bank City: *	Agent ID:	Agent ID Q
Rank State*	Agent Name:	
	Agent City/Town Name:	
Account Number: *	Agent State/Country Sub Division:	
Re-enter Account Number: *		
Name: *		
Addrees		
Address Line 1		
Address Line 2		
City: *		
State: *		
Zip Code:		

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

#### **One-time Wire Creditor**

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

#### Wire menu > Create USD Wire

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

Create USD Wire •			
1. Payment and Creditor Information	2. Review	3. Confirmation	
Domestic Create Multiple Wires			* Indicates Required Field
Payment Information			
Wire Company Name: *	ASTRO ENTERPRISES INC		
Debit Account: *	Checking	٩	
Creditor:	Select a Creditor	٩	
Wire Amount: *	0.00	USD	

Another option from the same screen is to click the search button to the right of the Creditor field and choose Enter Creditor from the Search Creditors pop-up.

(C) HIGH ON DANK				Message Center 🌲 Notifi	cations O Cut-Off Times	Last Login: 03/10/	2025, 11:36 AM, PST	🖀 Hi, JuJetsonTM (Ast
MISSION BANK	Search Creditor	rs				×		
FDIC FDIC-Insured - Backed by the full faith and credit of							PAYMENTS -	REPORTING - AI
Create USD Wire •		Q Not fou	nd? Enter Creditor					
1. Payment and Creditor Information 2.	Beneficlary Name \$	Beneficiary Account Number \$	Bank ID 🕆	Bank Name ©	Bank Country 0			
Domestic Create Multiple Wires	test	123456789	026590701	FHLB - PRINCIPAL & INTEREST ACCOUNT	UNITED STATES	Select	* Ind	icates Required Field
Payment Information	Vendor One	123456789	026009593	BANK OF AMERICA, N.A., NY	UNITED STATES	Select		

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

Create USD Wire •					
1. Payment and Creditor Information	2. Review	3. Confirmation			
Domestic Create Multiple Wires					* Indicates Required Field
Payment Information			Creditor Information		
Wire Company Name: *	ASTRO ENTERPRISES INC	-	Bank ID: *	011001234 Q	
Debit Account: *	Checking	Q	Bank Name: *	THE BANK OF NEW YORK MELLON	
Creditor: 0	Select a Creditor	Q	Bank City: *	NEW YORK	
Wire Amount: *	1.00	USD	Bank State: *	NY	
Frequency: *	One Time	-	Account Number *		
Effective Date: *	03/10/2025		Re-enter Account Number: *		
Purpose: *	Invoice 234		Name: *		
Additional Information: 0	Sender to Receiver Info. Line 1	+	Address:	Address Line 1	
End to End ID: 0				Address Line 2	
			City: *		

*Please Note:* Recipients entered using either of these options <u>will not</u> be added to the Wire Creditors list for future use.

#### **Entering Wires**

A new domestic wire is started from *Wires menu > Create USD Wire*. The creditor is added by choosing from the Wires Creditor list or created as a one-time Creditor, as described above.

reate USD Wire •		
. Payment and Creditor Information	2. Review 3. Confirmation	
Create Multiple Wires		* Indicates Required Fie
Payment Information		
Wire Company Name: *	ASTRO ENTERPRISES INC	
Debit Account: *	Checking Q	
Creditor: 0	Select a Creditor Q	
Wire Amount: *	0.00 USD	
Frequency: *	One Time	
Effective Date: *	03/10/2025	
Purpose: *	Purpose of Payment	
Additional Information: 0	Sender to Receiver Info. Line 1	
End to End ID: 0		

Wires are processed in dual control. The user that sets up the wire will enter the payment information, review the entries, and confirm the information is correct. Once entered, the wire will go into pending status until it is approved by another user.

If a user has single control exception, the user will follow the same steps. Once, the user confirms the wire it will automatically get sent through without an approver.

#### **Wire Templates**

A wire template is useful if wires are sent to a specific creditor using the same company account on a recurring basis.

Before creating a template, the recipient must be created as a Wire Creditor, then it can be added to the template.

Wire Templates are created from Wires menu > Wire Templates > Create New Template.

MISSION B	ANK			Message Center	A Notifications	O Cut-Off Times	Last Login: 03	3/10/2025, 11:36 AM, PST	🛔 Hi, JuJetsonTM	I (Astro TM) 👻
FDIC FDIC-Insured - Backed by the full	faith and credit of the U.S. Government					DASHBOARD	ACCOUNTS	PAYMENTS -		ADMIN -
> Wire Templates	Creditors						[	Create New Template	La Download	- 🔒 Print
Create a Wire Te	emplate									
1. Payment and Beneficiary	Information 2. Review		3. Confirmation							
Wire Template Det	ail								Indicates Require	ed Field
Payment Information										
Template Name: *	Duck Sample									
Wire Company Name: *	DAISY MARIE DUCK	-								
Debit Account: *	Daisy Checking	Q								
Beneficiary: * 🔞	Select a Beneficiary	Q								
Purpose: *	Purpose of Payment									
Additional Information: 0	Sender to Receiver Info. L	+								
Reference Beneficiary: 📀										
Review Reset C	ancel									

#### **Entering Templated Wires**

After wire templates have been created and stored, they are used by choosing *Wires menu > Create USD Wire from Template.* 

Once a template is established, the only fields that need to be completed are the amount, frequency, date, and purpose.

Create USD Wire from Template									
1. Payment and Beneficiary Information	2. Review 3. Confirmation								
Payment Information									
Template:	Duck Sample								
Wire Company Name:	DAISY MARIE DUCK								
Debit Account:	Daisy Checking								
Beneficiary:	Donald Duck								
Wire Amount: *	0.00 USD								
Frequency: *	One Time 💌								
Effective Date: *	03/30/2022								
Purpose: *	Test								
Additional Information: 0	Sender to Receiver Info. Line 1								
Reference Beneficiary: 0									
Review Reset Cancel									

As noted above, wires are proceessed in dual control. For dual control, the user that sets up the wire will enter the payment information, review the entries, and confirm the information is correct. Then the wire will go into pending status until it is approved by another user.

#### Wire Approval

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

Notification Wire Payment Pending Approval



DoNotReply@missionbank.bank

EXTERNAL EMAIL: Do not click links or open attachments unless you recognize the sender and know the content is safe.

A wire payment was created by Lucky Duck

From Account: xx7878 Beneficiary Name: Donald Duck Wire Payment Frequency: OneTime Effective Date: 06/24/2025 Transaction Amount: \$1.00

This payment is currently pending approval. To submit approval, log in to the Treasury Management site and access Wire Activity.

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

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

<u>m</u>	MISSION	BANK						Message C	enter 🧳 Notificati	ons 🕘 Cut-Off Time	s Last Login: 05/15/	2025, 04:45 PM, PST	🚔 Hi, DonDuck (Daisy Ducl	k Ent) 👻
FDIC FDI	C-Insured - Bocked by th	e full faith and cre	dit of the U.S. Govern	nent					DASHBOAR	ACCOUNTS -	PAYMENTS 👻	RECEIVABLES -	REPORTING - ADM	MIN +
										Quick Tra	nsfer			ſ
										From Account	nt: * From Account	Q		
										To Account:	To Account	Q		
										Amount: *	\$0.00			
Payme	ents Pending Ap	proval T	ransfer (0) 🛛 Loan F	Payment (0) Wire (1)	ACH (0)					Transfer Date	e:* 06/24/2025			
	Transaction ID \$	Wire Type 🗘	Debit Account 0	Beneficiary Name ©	Currency \$	Wire Amount 0	Effective Date 0	Created Date \$	Status ©					
	W000002992201	Domestic	xx7878	Donald Duck	USD	\$1.00	06/24/2025	06/24/2025	Pending Approval		_			
										Review	Reset		Advanced Transfer Opt	tions
										Favorite I	Reports			
Appr	ove Reject	Reset												

To View and approve multiple wires, visit *Wire Activity* screen. Wire details can be viewed from this screen and a wire can be approved or cancelled.

Wire I	Payment Activity <b>0</b>	Recurring Wires Wire Fi	ile Activity								Create	New Payment	🛓 Download
Type to	o filter Q												
	PENDING APPROVAL 1 \$1.00	TRANSMITTED 0 \$0.00	TRANSMITTED POSTED 0 0 \$0.00 \$0.00		SCHEDULED APPROVAL REJECTE 0 0 \$0.00 \$0.00		AL REJECTED 0 50.00	JECTED EXPIRED 0 \$0.00		FAILED O \$0.00		CANCELLED/DELETED 0 \$0.00	
	Transaction ID	Wire Company 🖨	Wire Type 🌲	Debit Account 🗢	Beneficiary Name 🗢	Currency 🖨	Wire Amount 🗘	Effective Date 🖨	Created Date 🗢	omad \$	Status 🗢		Actions
	W000002992201	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	\$1.00	06/24/2025	06/24/2025			APPROVAL	Cancel Wire
Viewing	1 of 1 item												

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

> 4	Wire	Wire Payment Activity   Recurring Wires Wire File Activity											t 🕹 Download
nt Activi	Туре	to filter Q											
th Wire Paymer		PENDING APPROVAL 1 \$1.00	TRANSMITTED 0 \$0.00	PO	sted O 0.00	SCHEDULED O \$0.00	APPROVA S	NL REJECTED 0	EXPIRED O \$0.00		FAILED O \$0.00	CANCELLER C S0.	D/DELETED ) 00
Searc		Transaction ID	Wire Company 🗢	Wire Type 🗢	Debit Account 🗢	Beneficiary Name 🗢	Currency 🖨	Wire Amount 🗢	Effective Date 🗢	Created D	ate 🗢 OMAD 🗢	Status 🗢	Actions
		W000002992201	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	\$1.00	06/24/2025	06/24 C	iligible Approver(s : Daisy Duck Donald Duck	PENDING APPROVAL	Cancel Wire
	Viewin	g 1 of 1 item											

The TMS mobile app can also be used to approve outgoing wires. The functionality and the process are the same as from a desktop.

Wire approvals can be managed from the dashboard landing page of the app or from the menu. (The dashboard must be configured on a desktop and the settings will transfer to the app.)

	200									
■ Dashboard	전 0 <sup>6</sup> 0 원	=	<	© <sup>오</sup>	=	Appro	vals			
A, []	, 2 ¥,	<u> </u>	IISSION BANK	W,	ACH	H (0)	Transfers (0)	Wires (1)	Loans (0)	Sto pyp
Payments Pay Deposi	its Transfers Wires	FDIC FDIC-Insur the U.S. G	ed – Backed by the full faith and credit of wernment	Wires	Wi	res				Q
All Accounts All Account Groups	¢3	Dashboar	d	鐐		Donald D	Juck			\$1.00
FDIC FDIC-Insured – Backed by the ful Government	l laith and credit of the U.S.	Accounts		- U.S						
Daisy Duck Ent (1)	\$134.28 Group Available	Pending A	pprovals	134.28 vailable						
Others (2)	\$42.75	Payments		\$42.75						
		🛆 ACH Payn	nents							
Approvals		🛐 Business	Bill Pay							
A.º 2º		₽ Transfers		D						
ACH Transfe	rs Wires	🛐 Loans		s						
		🖌 Wires								
S 🖻	<u>ନ</u>	🖻 Stop Payr	nents	Ĭ	5	Select A	•			
Loans Stop Paymen	Users	Positive Pay								
		A ACH								
Positive Pay Decisions		Checks								

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

## Wire Notifications

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

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

NOTE\* (this only applies to domestic wires)

<b>(</b> ) MISSION BANK				Notifications	O Cut-Off Times	Last Login: 06/2	4/2025, 08:31 AM, PST	HL DonDuck (Daisy Duck Ent) -		
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government				DASHBOARD	ACCOUNTS -	PAYMENTS 🔻	RECEIVABLES -	REPORT	Notification Setup	
Notification Preferences									Log On	
Email: * Mobile 8: * Mobile 9: Messaging and data rates may apply.										
Account Recon										
Type to filter. Q										
		FI Required 0		Emai	20		Desktop Notification	10	Text Message (SMS) ≑	
Report Ready to Review				~			<b>v</b>			
© ACH									2	
O Admin										
O Login										
O Positive Pay										
O Stop Payment										
O Transfer/Loan Payment										
O Wire										

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

	Hie Earley Beleted			
	Wire File Uploaded			
[	Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff			
	Foreign Currency Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff			
	Rate Quote/Contract Accepted			
	Rate Quote/Contract Approval Rejected			

Each user can choose from desktop, email, or text as delivery methods for the alerts they set up for themselves.

We encourage users to explore these optional notifications.