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).



Domestic wires can be sent online through TMS.

New wires can be generated by choosing a Creditor that has been saved, or from a saved template.

Domestic wires can be scheduled to go out automatically at recurring intervals or at a specified date in the future.

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.
- ✓ 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.

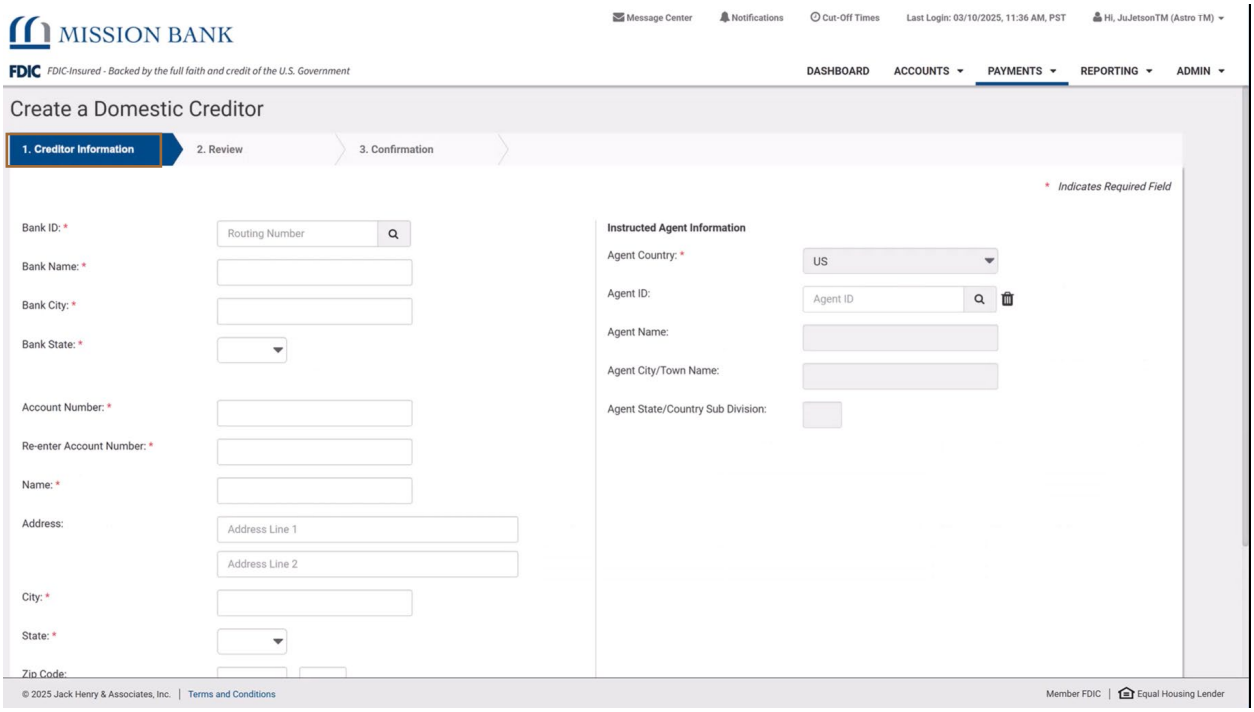
- When the recipient is set up as a *Creditor* a wire can be sent to that recipient from any of your company's wire accounts.
- A *Template* associates the sending account along with the recipient's bank account information.

Saving Creditors

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

Wire menu > Wire Creditor Create New Creditor





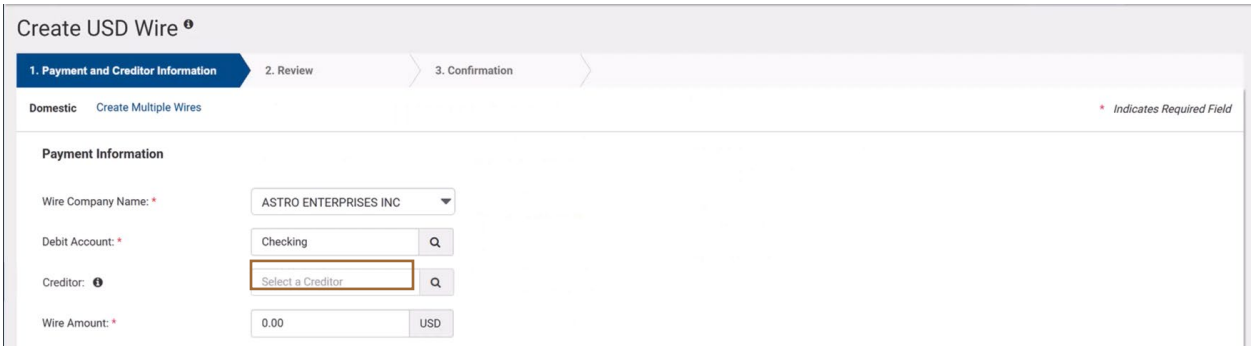
Please Note: *The user needs to ensure the Creditor designation is "Domestic." (The upper portion is information for the receving bank, the lower is for the recipient of the wire.) Setting up Intermediary Bank Information is optional for a domestic wire.*

One-time Wire Creditor

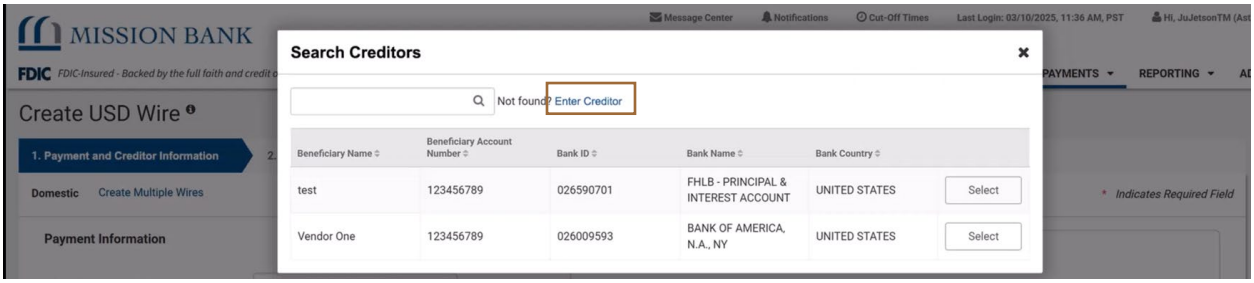
If a one-time wire is being sent, recipient information can be added when creating the new wire.

Wire menu > Create USD Wire

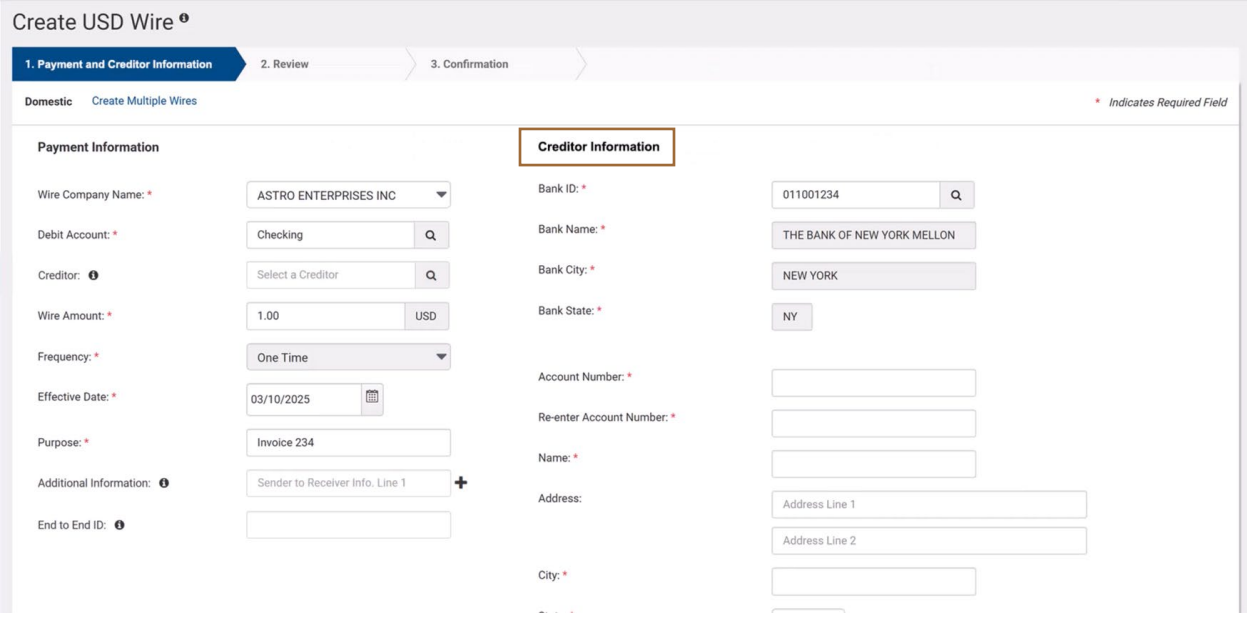
Begin a new wire and click directly in the Creditor window. A hyperlink will open to Enter Creditor.



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.



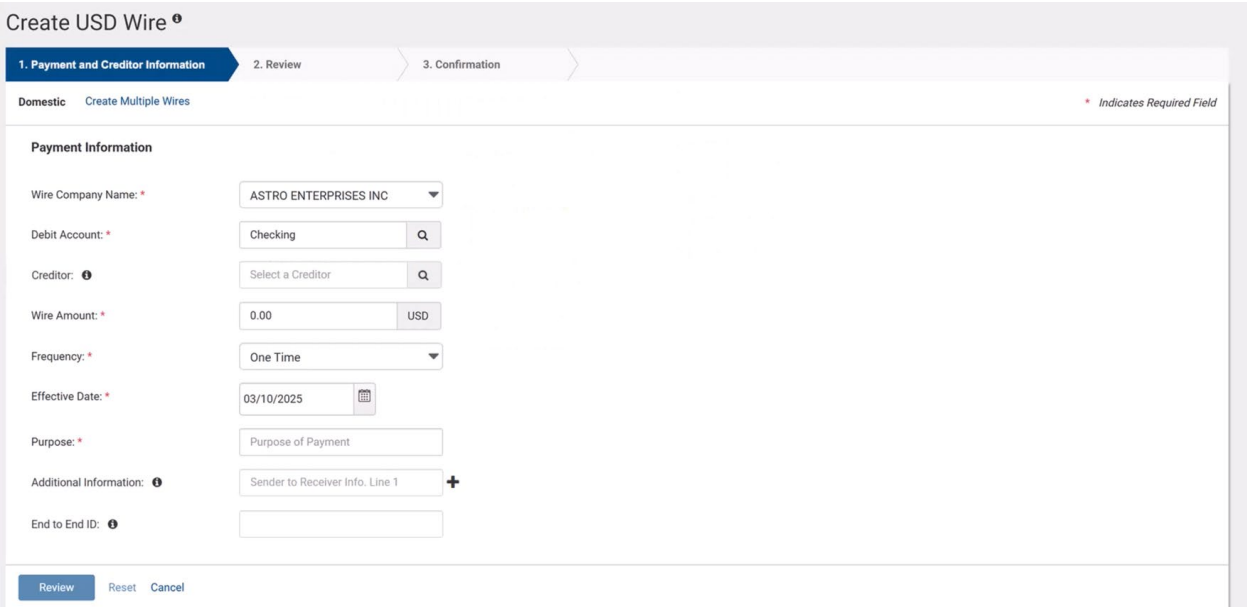
After clicking Enter Creditor an area to the right will open for the recipient's information.



Please Note: *Recipients entered using either of these options will not 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.



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.

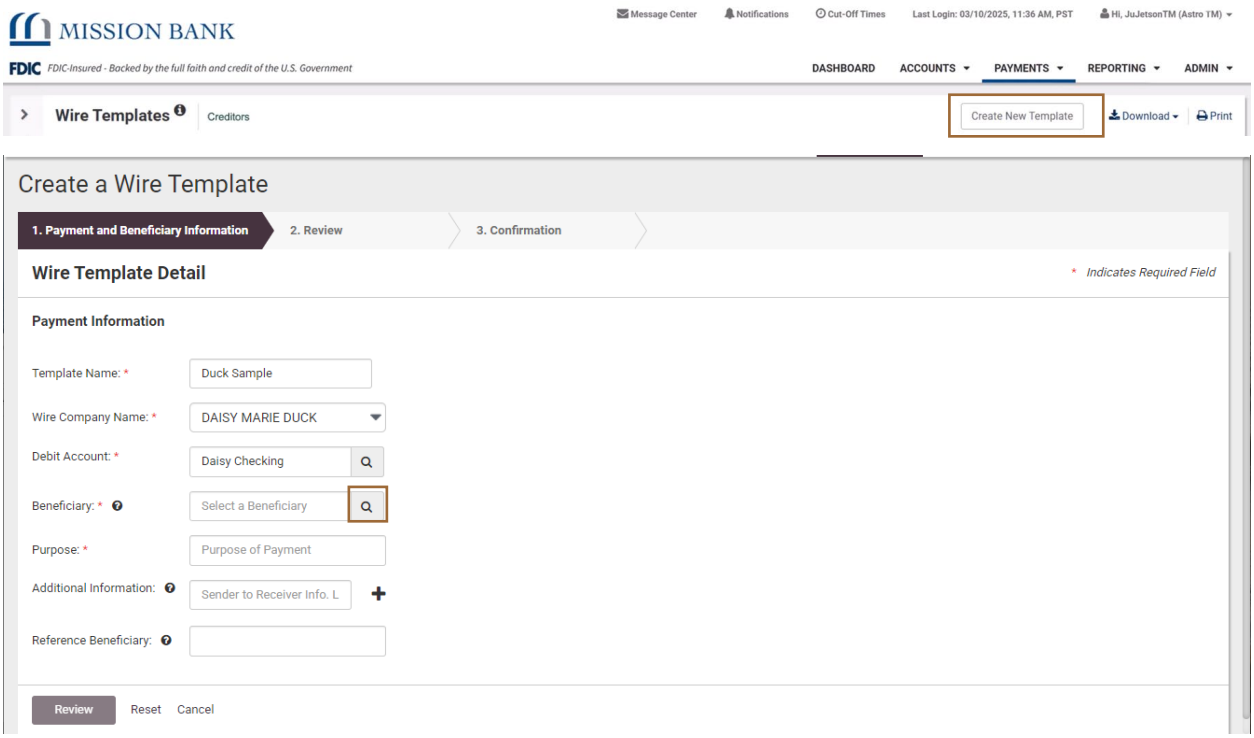
If a user has single control exception, the user will follow the same steps. Once, the user confirms the wire it will automatically get sent through without an approver.

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.

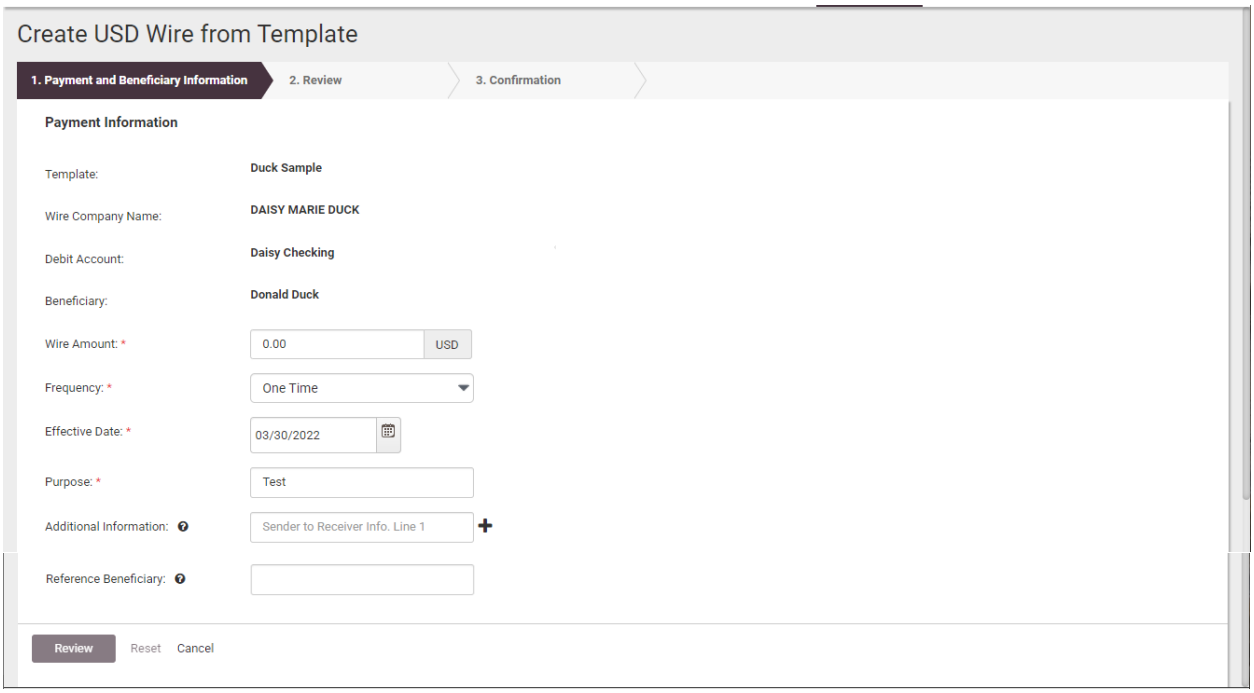
Wire Templates are created from *Wires menu* > *Wire Templates*> *Create New Template*.



Entering Templated Wires

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

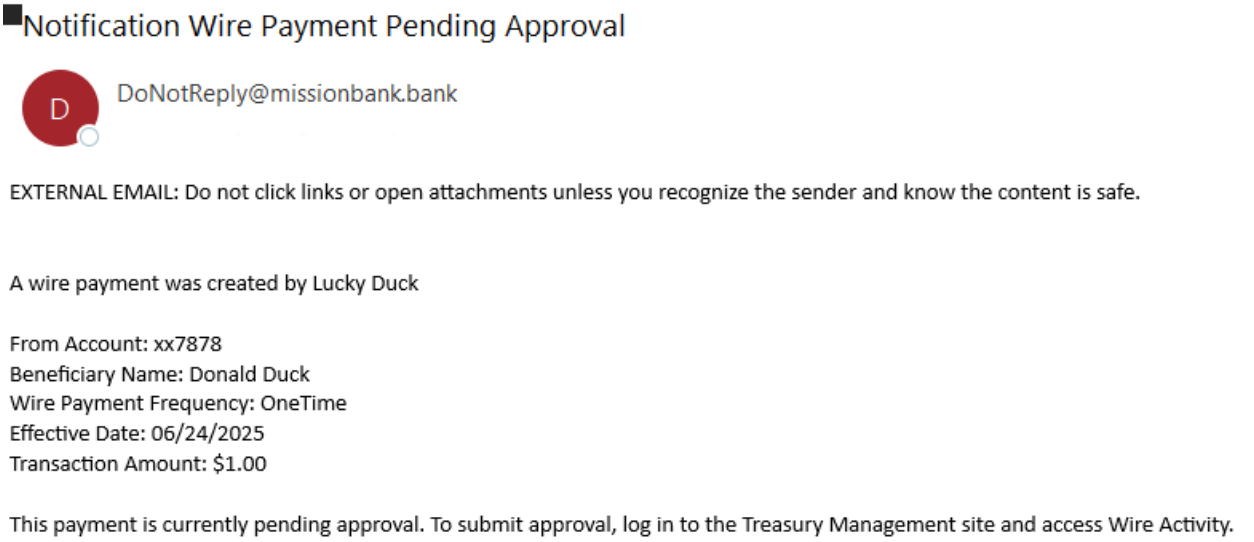
Once a template is established, the only fields that need to be completed are the amount, frequency, date, and purpose.



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.

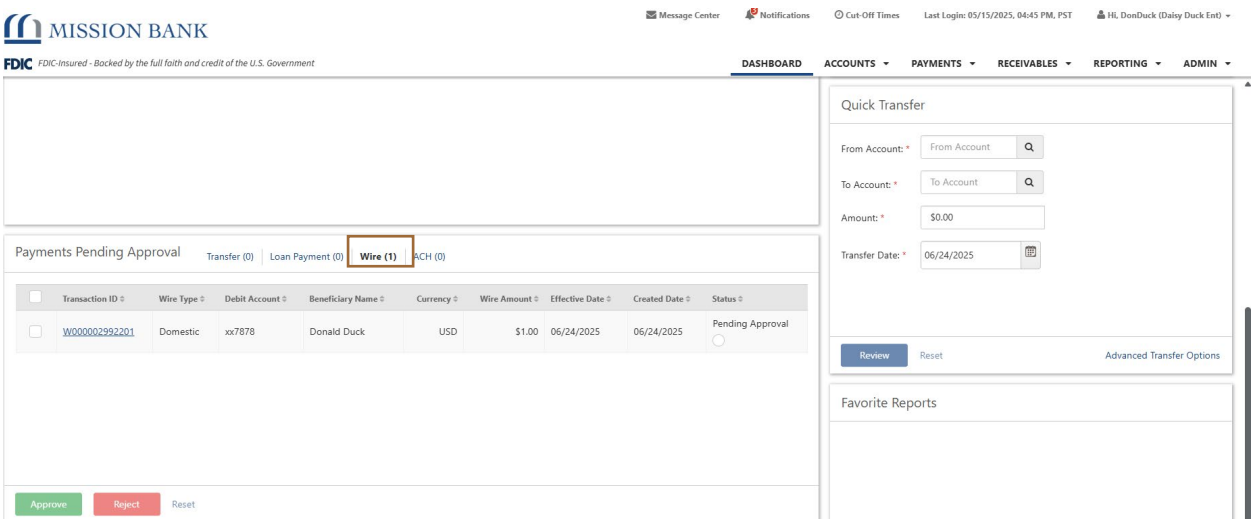
Wire Approval

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

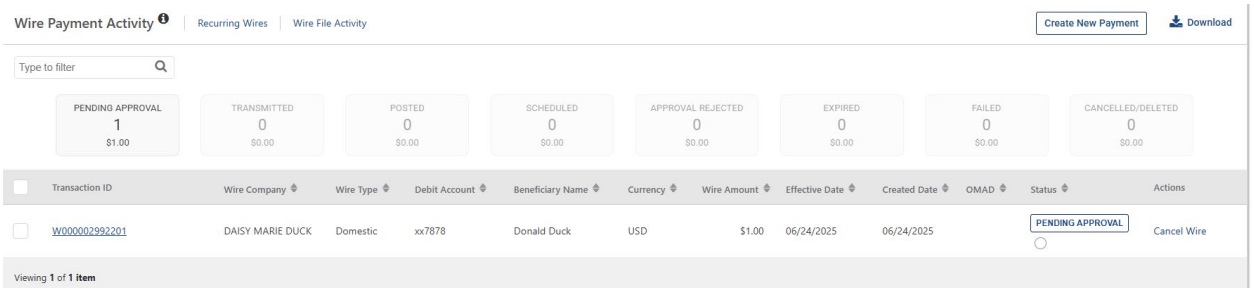


Wire approvals can be completed in TMS from either the *Payments Pending Approval* widget on the dashboard or *Wire Activity* in the Payments menu.

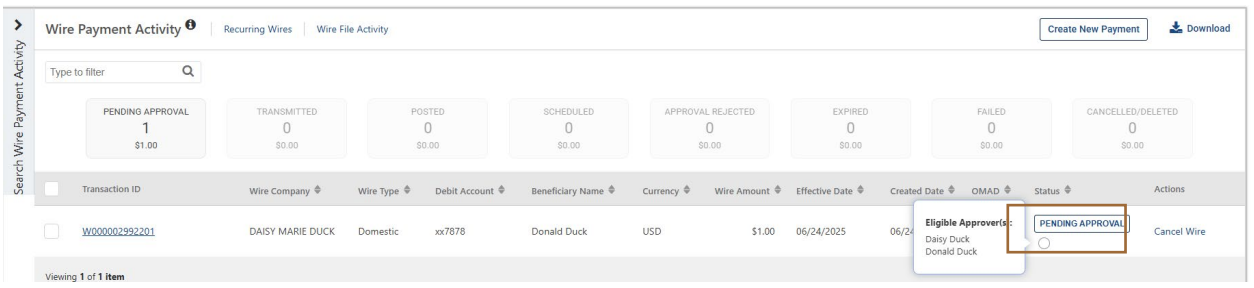
A small number of pending wires can easily be decisioned directly from the TMS dashboard. The widget indicates the types and number of pending payments. Clicking Wire will display the items that need to be reviewed and clicking on the Transaction ID will show the details of the wire.



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.

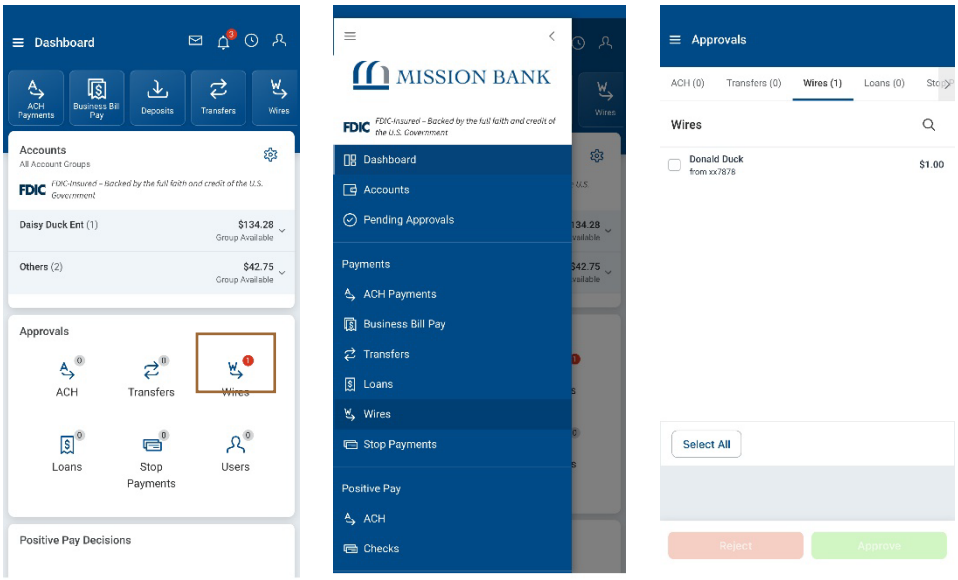


Either the *Payments Pending Approval* widget or the *Wire Activity* screen will display the eligible approvers for a wire when the user hovers over the Pending Approval radio button.



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.)



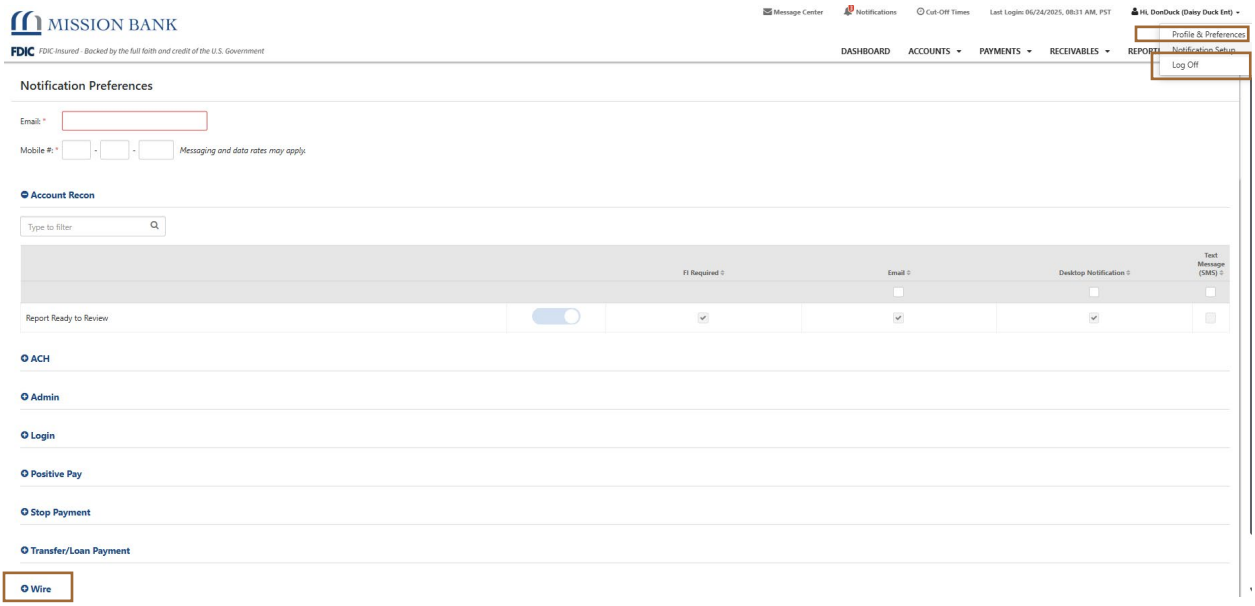
Regardless of the channel used to approve the wire, the approver will need to enter a code from their company's chosen authentication method, either the VIP Access secure token app or the automated phone call/text.

Wire Notifications

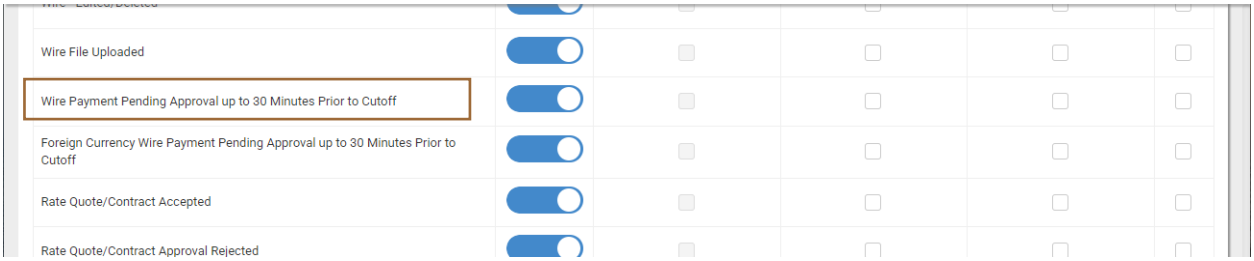
As stated previously, there are two automated notifications that wire approvers will receive – Wire Payment Pending Approval or Wire Failed.

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)



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



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.