



Treasury Management Services Online Wires 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 and foreign wires can be sent online through TMS.
Create USD Wire from Template	New wires can be generated by choosing a beneficiary that has been saved, or from a saved template.
Create FX Wire	Domestic wires can be scheduled to go out automatically at recurring intervals or at a specified date in the future.
Wire Activity	
Recurring Wires	
Wire Templates	
Wire Beneficiaries	

Key features and points to note:

- ✓ *Create USD Wire* is used for wires in US dollars that are going to beneficiaries located in the United States.
- ✓ Wires going to a beneficiary in a country outside of the United States must be entered under *Create FX Wire* regardless of whether the wire is sent in US dollars or a foreign currency.
- ✓ Setting up wire templates and wire beneficiaries streamlines the process of creating and sending repeat wires. The key difference is that *Wire Templates* retain the sending account information along with the beneficiary information. Saving as a *Wire Beneficiary* allows the user to choose the sending account each time the beneficiary is used.
- ✓ Wire cut-off times are located on the dashboard screen in TMS.

Outgoing wires require dual control, so there must always be a user that creates the wire and another user that 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 Beneficiary or in a wire Template.

- When the recipient is set up as a *Beneficiary* 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 Beneficiaries

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

Wire menu > Wire Beneficiaries > Create New Beneficiary

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/28/2022, 02:28 PM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

> Wire Beneficiaries Create New Beneficiary Download Print

Create a Domestic Beneficiary

1. Beneficiary Information 2. Review 3. Confirmation

☒ Domestic ☐ International * Indicates Required Field

Bank ID: * Routing Number

Bank Name: *

Bank City: *

Bank State: *

Account Number: *

Re-enter Account Number: *

Intermediary Bank Information

Bank ID: Routing Number

Bank Name:

City:

State:

Name: *

Address: Address Line 1 Address Line 2

City: *

State: *

Zip Code: *

Notes:

Review Reset Cancel

Please Note: The user needs to ensure the Beneficiary 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 Beneficiary

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 Beneficiary window. A hyperlink will open to Enter Beneficiary,

Create USD Wire ⓘ

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * DAISY MARIE DUCK

Debit Account: * Daisy Checking

Beneficiary: * ⓘ Select a Beneficiary

Wire Amount: * Enter Beneficiary USD

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

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Message Center Notifications Cut-Off Times Last Login: 03/28/2022, 02:28 PM, PST Hi, dduck

REPORTING ADMIN

Create USD Wire ⓘ

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Search Beneficiaries x

Not found Enter Beneficiary

Beneficiary Name	Beneficiary Account Number	Bank ID	Bank Name	Bank Country
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After clicking Enter Beneficiary an area to the right will open for the recipient's information.

Create USD Wire ⓘ

1. Payment and Beneficiary Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * DAISY MARIE DUCK

Debit Account: * Daisy Checking

Beneficiary: ⓘ Select a Beneficiary

Wire Amount: * 0.00 USD

Frequency: * One Time

Effective Date: * 03/29/2022

Purpose: * Purpose of Payment

Beneficiary Information

Bank ID: * Routing Number

Bank Name: *

Bank City: *

Bank State: *

Account Number: *

Re-enter Account Number: *

Name: *

Please Note: Recipients entered using either of these options will not be added to the Wire Beneficiaries list for future use.

Entering Wires

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

The screenshot shows the 'Create USD Wire' form in the Mission Bank system. The form is titled 'Create USD Wire' and has a progress bar with three steps: 1. Payment and Beneficiary Information, 2. Review, and 3. Confirmation. The first step is active. Below the progress bar, there are tabs for 'Domestic' and 'Create Multiple Wires'. A red asterisk indicates required fields. The form contains several input fields: 'Wire Company Name' (DAISY MARIE DUCK), 'Debit Account' (Select Accounts), 'Beneficiary' (Select a Beneficiary), 'Wire Amount' (0.00 USD), 'Frequency' (One Time), 'Effective Date' (03/30/2022), 'Purpose' (Purpose of Payment), 'Additional Information' (Sender to Receiver Info. Line 1), and 'Reference Beneficiary'. At the bottom, there are buttons for 'Review', 'Reset', and 'Cancel'.

Wires are in 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 Templates

A wire template is useful if wires are always sent to a beneficiary using the same company account.

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

Wire Templates are created from *Wires menu > Wire Templates*.

The screenshot shows the 'Wire Templates' page in the Mission Bank system. The page has a header with the Mission Bank logo and navigation links: Message Center, Notifications, Cut-Off Times, Last Login: 03/29/2022, 11:34 AM, PST, and Hi, dduck. Below the header, there are tabs for DASHBOARD, ACCOUNTS, PAYMENTS, RECEIVABLES, REPORTING, and ADMIN. The 'Wire Templates' tab is active. The page contains a search bar labeled 'Search Templates', a 'Wire Templates' link, and a 'Beneficiaries' link. A 'Create New Template' button is highlighted with a red box. There are also links for 'Download' and 'Print'.

Create a Wire Template

1. Payment and Beneficiary Information

2. Review

3. Confirmation

Wire Template Detail

Payment Information

Template Name: *

Duck Sample

Wire Company Name: *

DAISY MARIE DUCK

Debit Account: *

Daisy Checking

Beneficiary: *

Select a Beneficiary

Purpose: *

Purpose of Payment

Additional Information: ⓘ

Sender to Receiver Info. L

Reference Beneficiary: ⓘ

Review

Reset

Cancel

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: ⓘ

Sender to Receiver Info. Line 1

Reference Beneficiary: ⓘ

Review

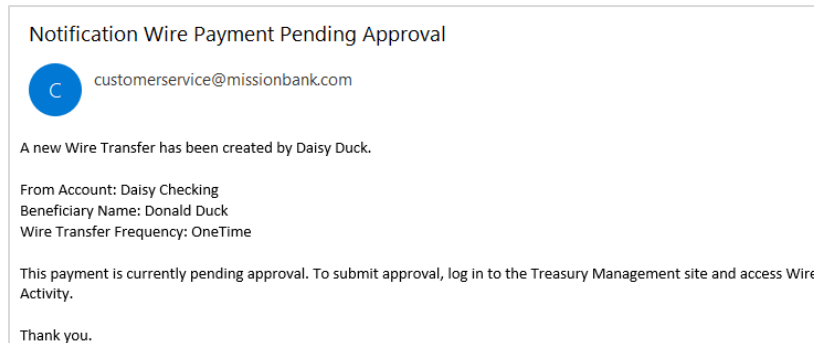
Reset

Cancel

As noted above, wires are in 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.

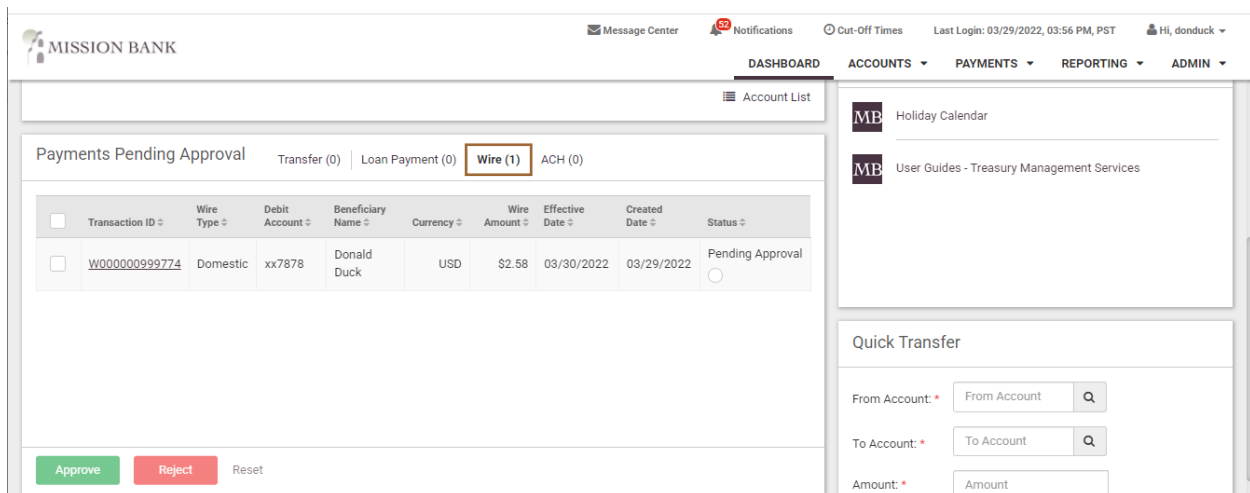
Wire Approval

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

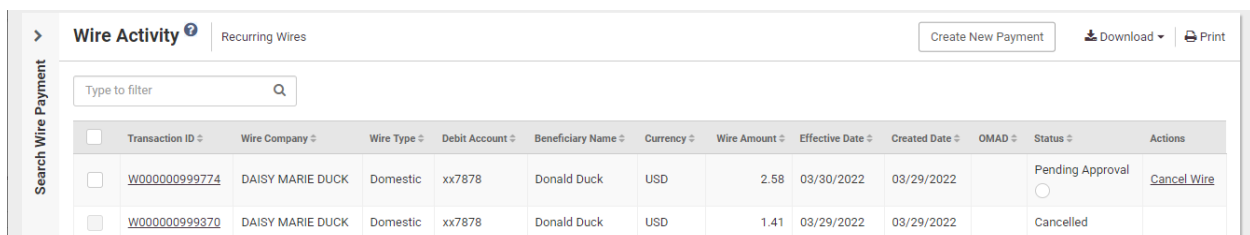


Wire approvals can be completed in TMS from either the *Payments Pending Approval* widget on the dashboard or *Wire Activity* in the Payments menu.

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



If there is a longer list of wires to approve, the *Wire Activity* screen also lists the items that need action. 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.

Wire Activity | Recurring Wires | Create New Payment | Download | Print

Type to filter

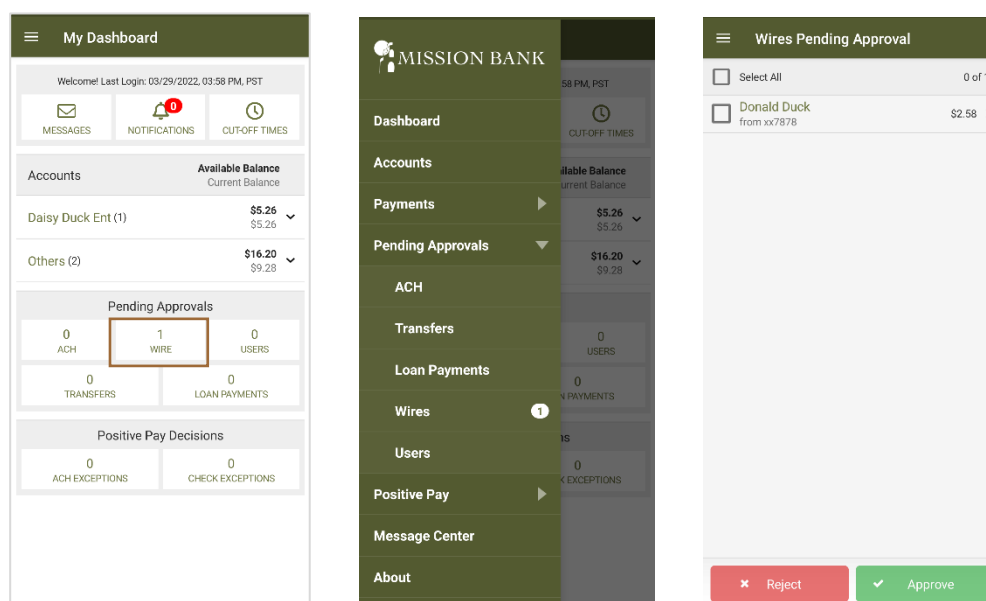
Transaction ID	Wire Company	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
W000001000924	DAISY MARIE DUCK	International	xx7878	Duck Enterprises Int'l	CAD	18.23	03/30/2022	03/30/2022		Pending Approval	
W000000999774	DAISY MARIE DUCK	Domestic	xx7878	Donald Duck	USD	2.58	03/30/2022				

Viewing 1 - 2 of 2 wires

Eligible Approvers:
Donald Duck

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.

Foreign (FX) Wires

If a wire is going to a recipient in a country outside of the United States, regardless of whether the wire is sent in US dollars or a foreign currency, the wire must be entered under Create FX Wire.

Wire Beneficiaries

The first step in sending any new international wire is to create a beneficiary from the Wire menu.

Always choose “International” for the beneficiary type and complete all the required fields.

The screenshot shows the 'Create an International Beneficiary' form in the Mission Bank system. The form is divided into three steps: 1. Beneficiary Information, 2. Review, and 3. Confirmation. The 'International' radio button is selected. The form contains two columns of fields. The left column includes: Account Number (123456), Re-enter Account Number (123456), Name (Duck Enterprises Int'l), Country (CAYMAN ISLANDS), Address (24 Island Way), Address Line 2, City (Camana Bay), State/Province/Territory (Grand Cayman), Postal Code, and Notes. The right column includes: Bank ID (NOSCKYXX), Bank Name (Scotiabank & Trust), Bank Country (CAYMAN ISLANDS), Bank Address (18 Forum Lane), Address Line 2, Bank City (Camana Bay), State/Province/Territory (Grand Cayman), and Postal Code. A section for 'Intermediary Bank Information' is at the bottom with an 'Add an Intermediary Bank' button. The form has a 'Review' button and 'Reset' and 'Cancel' links.

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/30/2022, 08:45 AM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

Create an International Beneficiary

1. Beneficiary Information 2. Review 3. Confirmation

☐ Domestic ☒ International * Indicates Required Field

Account Number: * 123456

Re-enter Account Number: * 123456

Name: * Duck Enterprises Int'l

Country: * CAYMAN ISLANDS

Address: * 24 Island Way

Address Line 2

City: * Camana Bay

State/Province/Territory: * Grand Cayman

Postal Code:

Notes:

Bank ID * NOSCKYXX Swift Code

Bank Name: * Scotiabank & Trust

Bank Country: * CAYMAN ISLANDS

Bank Address: * 18 Forum Lane

Address Line 2

Bank City: * Camana Bay

State/Province/Territory: * Grand Cayman

Postal Code:

Intermediary Bank Information ⓘ

+ Add an Intermediary Bank

Review Reset Cancel

If there is an intermediary bank, it can be added at the bottom of the beneficiary set-up screen. Complete the required fields, then review and confirm the information.

If *Add an Intermediary Bank* is expanded, but an intermediary bank is not needed, you must click the delete icon to remove the intermediary bank fields before you can continue to review and confirm the beneficiary.

Intermediary Bank Information

Intermediary Bank

Bank ID: * Swift Code

Bank Name: *

Bank City:

Bank Country: *

Notes:

Create an FX Wire

FX wires are same-day wires, they cannot be entered in advance of the effective date.

When a wire is sent in foreign currency, the wire amount can be stated in US dollars or in the receiving country currency – use the toggle button to indicate which is being used. (Funds in the sample below are being sent in Canadian dollars.) There is a time limit on completing the wire and accepting the rate quote.

Create FX Wire

1. Payment and Beneficiary Information 2. Review 3. Confirmation

* Indicates Required Field

Payment Information

Destination Currency: * Canadian Dollar - CAD

Wire Amount: * 18.23 ☒ CAD

Get Quote

Create FX Wire

1. Payment and Beneficiary Information 2. Review 3. Confirmation

* Indicates Required Field

Payment Information

Rate:	1.2269	<input checked="" type="radio"/> 14:50
USD Amount:	\$14.86	
CAD Amount:	18.23	
Exchange Fee:	\$0.00	
Total Cost of Wire:	\$14.86	

Get New Quote

The wire information must be completed and the exchange rate quote must be accepted within 15 minutes of activating a quote.

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/30/2022, 08:45 AM, PST Hi, dduck

REPORTING ADMIN

Accept Rate Quote 10:28

USD/CAD: 1.2269

USD Amount: \$14.86

CAD Amount: 18.23

Effective Date: 03/29/2022

Exchange Fee: \$0.00

Total Cost of Wire: \$14.86

Create Contract

By selecting 'I agree' and 'Accept', you are entering into a contract to transfer funds at the exchange rate that has been quoted.

Deadline: 01:00 PM PDT
The deadline to approve an international transfer is 01:00 PM PDT.

☐ I agree

Accept Cancel

Payment Information

Wire Company Name: DAISY MARIE DUCK

Debit Account: Daisy Checking

Amount: \$18.23

Effective Date: 03/30/2022

Purpose: Test

Additional Information:

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/30/2022, 08:45 AM, PST Hi, dduck

REPORTING ADMIN

Confirm for Submission 10:13

Deadline: 01:00 PM PDT
Are you sure you want to accept this rate quote and confirm payment submission to your Financial Institution?
Once a payment is submitted, any needed approvals must be completed by 01:00 PM PDT.

Rate: USD/CAD: 1.2269

Confirm Cancel

Payment Information

Rate: 1.2269

USD Amount: \$14.86

CAD Amount: 18.23

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/30/2022, 08:45 AM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

Pending Approval! Wire payment is in pending approval status.

Contract Accepted
The deadline for all approvals is 01:00 PM PDT. Failure to approve this FX Wire prior to the cutoff time may result in a fee being charged to your account and being unable to honor the quoted exchange rate.

Payment Information

Rate: 1.2269

USD Amount: \$14.86

CAD Amount: 18.23

Exchange Fee: \$0.00

Total Cost of Wire: \$14.86

Contract Number: 2022-089-028-Q03337

Wire Company Name: DAISY MARIE DUCK

Debit Account: Daisy Checking

Beneficiary Information

Name: Duck Enterprises Int'l

Account Number: 123456

Address: 24 Island Way
Camana Bay, Grand Cayman, CAYMAN ISLANDS

Notes:

Beneficiary Bank ID: NOSCKYKX

Bank Name: Scotiabank & Trust

Bank Address: 18 Forum Lane
Camana Bay,
Grand Cayman, CAYMAN ISLANDS

FX Wire Approval

The FX wire approval process is the same as for a domestic wire (see [Wire Approval](#) above).

FX wires can be approved from the *Payments Pending Approval* widget on the dashboard:

The screenshot shows the Mission Bank dashboard. The top navigation bar includes links for Message Center, Notifications, Cut-Off Times, Last Login, and a user profile. The main dashboard area features a 'Payments Pending Approval' widget. This widget has tabs for Transfer (0), Loan Payment (0), Wire (1), and ACH (0). The 'Wire (1)' tab is selected, showing a table with one transaction:

Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
W000001000924	International	xx7878	Duck Enterprises Int'l	CAD	\$14.86	03/30/2022	03/30/2022	Pending Approval

The 'Status' column shows 'Pending Approval' with a radio button icon. To the right of the dashboard, there are sections for 'Resource' (Holiday Calendar, User Guides - Treasury Management Services) and 'Quick Transfer' (From Account, To Account).

Or FX Wires can be approved from the *Wires menu > Wire Activity* screen:

The screenshot shows the 'Wire Activity' screen. It has a search bar at the top with the text 'Type to filter'. Below the search bar is a table with the following columns: Transaction ID, Wire Company, Wire Type, Debit Account, Beneficiary Name, Currency, Wire Amount, Effective Date, Created Date, OMAD, Status, and Actions. The table contains one transaction:

Transaction ID	Wire Company	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
W000001000924	DAISY MARIE DUCK	International	xx7878	Duck Enterprises Int'l	CAD	18.23	03/30/2022	03/30/2022		Pending Approval	

The 'Status' column shows 'Pending Approval' with a radio button icon. The 'Actions' column has a link to 'Create New Payment'.

Or FX wires can be approved from the TMS mobile app:

The three screenshots show the Mission Bank mobile app interface. The first screenshot is the 'My Dashboard' screen, which displays a welcome message, login time, and a summary of accounts and pending approvals. The second screenshot is the 'Wires Pending Approval' screen, which shows a list of pending wire transactions. The third screenshot is the 'Wire Activity' screen, which shows a list of wire transactions.

My Dashboard: Shows a summary of accounts and pending approvals. The 'Available Balance' is \$5.26. The 'Pending Approvals' section shows 0 ACH, 1 WIRE, and 0 USERS. The 'Positive Pay Decisions' section shows 0 ACH EXCEPTIONS and 0 CHECK EXCEPTIONS.

Wires Pending Approval: Shows a list of pending wire transactions. The first transaction is 'Duck Enterprises Int'l' from 'xx7878' for \$14.86. The status is 'Pending Approval'.

Wire Activity: Shows a list of wire transactions. The first transaction is 'Duck Enterprises Int'l' from 'xx7878' for \$14.86. The status is 'Pending Approval'.

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 details, including the exchange rate information, are available by clicking the Transaction ID from either the *Payments Pending Approval* widget or *Wire Activity* screen.

Wire Detail: W000001000924

Download Print

Payment Information Transaction ID: W000001000924 OMAD: Status: Pending Approval Wire Company Name: DAISY MARIE DUCK Debit Account: xx7878 Effective Date: 03/30/2022 Destination Currency: CAD Wire Amount: 18.23 CAD Frequency: One Time Purpose: Test Additional Information: Audit: 3/30/2022 11:32:47 AM : DDuck : New	Beneficiary Information Account Number: 123456 Name: Duck Enterprises Int'l Address: 24 Island Way Camana Bay, Grand Cayman , CAYMAN ISLANDS Notes: Bank Id: NOSCKYKX Bank Name: Scotiabank & Trust Bank Address: 18 Forum Lane Camana Bay, Grand Cayman , CAYMAN ISLANDS Exchange Rate Contract USD/CAD: 1.2269 2022-089-028-Q03337 USD Amount: 14.86 Exchange Fee: 0.00 USD CAD Amount: 18.23 Total Cost Of 14.86 USD Effective Date: 03/30/2022 Wire:
--	---

Back
Approve
Reject

The mobile app will also display the wire details; however, the exchange information does not display on the mobile app.

Wire Details

Duck Enterprises Int'l
Account Number 123456
International \$14.86
Debit Account xx7878
Effective Date 3/30/2022
Purpose Test
Reference Beneficiary None
Additional Information
Created Date 3/30/2022
Created By Daisy Duck
More Information >

Payment Status Pending Approval >

Reject Approve

Wire Information

Payment Information
Transaction ID W000001000924 Effective Date 3/30/2022
Status Pending Approval Created Date 3/30/2022
Destination Currency CAD Wire Amount \$14.86
Wire Company DAISY MARIE DUCK Frequency One Time
Debit Account xx7878 Purpose Test
Reference Beneficiary None Created By Daisy Duck
Additional Information
Audit >

Beneficiary
Name Duck Enterprises Int'l Routing Number NOSCKYKX
Account Number 123456 Bank Name Scotiabank & Trust
Address 24 Island Way Bank Address 18 Forum Lane
Camana Bay, Grand Cayman Camana Bay, Grand Cayman

Wire Notifications

As stated previously, 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.

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/30/2022, 12:05 PM, PST Hi, donduck

DASHBOARD ACCOUNTS PAYMENTS REPORT

Notification Preferences

Email: * donduck@email.com

Mobile #: - Messaging and data rates may apply.

ACH

Admin

Login

Positive Pay

Stop Payment

Transfer/Loan Payment

Wire

Profile & Preferences

Notification Setup

Log Off

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

Wire File Uploaded	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreign Currency Wire Payment Pending Approval up to 30 Minutes Prior to Cutoff	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rate Quote/Contract Accepted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rate Quote/Contract Approval Rejected	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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.