



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).



Domestic and foreign wires can be sent online through TMS.

New wires can be generated by choosing a beneficiary 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 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 [Search]

Bank Name: *

Bank City: *

Bank State: *

Account Number: *

Re-enter Account Number: *

Intermediary Bank Information

Bank ID: Routing Number [Search] [Trash]

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,

The screenshot shows the 'Create USD Wire' interface. At the top, there are three steps: '1. Payment and Beneficiary Information', '2. Review', and '3. Confirmation'. Below the steps, there are tabs for 'Domestic' and 'Create Multiple Wires'. The 'Payment Information' section includes fields for 'Wire Company Name' (DAISY MARIE DUCK), 'Debit Account' (Daisy Checking), 'Beneficiary' (Select a Beneficiary), and 'Wire Amount' (USD). A red box highlights the 'Beneficiary' dropdown menu, and a black box highlights the 'Enter Beneficiary' button below it.

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.

The screenshot shows the 'Search Beneficiaries' pop-up window. It has a search bar with a magnifying glass icon and a 'Not found' message. Below the search bar, there is a table with columns for 'Beneficiary Name', 'Beneficiary Account Number', 'Bank ID', 'Bank Name', and 'Bank Country'. The 'Enter Beneficiary' option is highlighted with a black box.

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

The screenshot shows the 'Create USD Wire' interface with the 'Beneficiary Information' section expanded. The 'Beneficiary Information' section is highlighted with a black box. It includes fields for 'Bank ID', 'Routing Number', 'Bank Name', 'Bank City', 'Bank State', 'Account Number', 'Re-enter Account Number', and 'Name'. The 'Payment Information' section is also visible, showing '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), and 'Purpose' (Purpose of Payment).

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.

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Message Center Notifications Cut-Off Times Last Login: 03/29/2022, 11:34 AM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

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: * 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

Reference Beneficiary: *

Review Reset 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*.

MISSION BANK

Message Center Notifications Cut-Off Times Last Login: 03/29/2022, 11:34 AM, PST Hi, dduck

DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

Search Templates < Wire Templates Beneficiaries

Create New Template Download Print

Create a Wire Template

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

Wire Template Detail * Indicates Required Field

Payment Information

Template Name: *

Wire Company Name: *

Debit Account: *

Beneficiary: *

Purpose: *

Additional Information:

Reference Beneficiary:

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: *

Frequency: *

Effective Date: *

Purpose: *

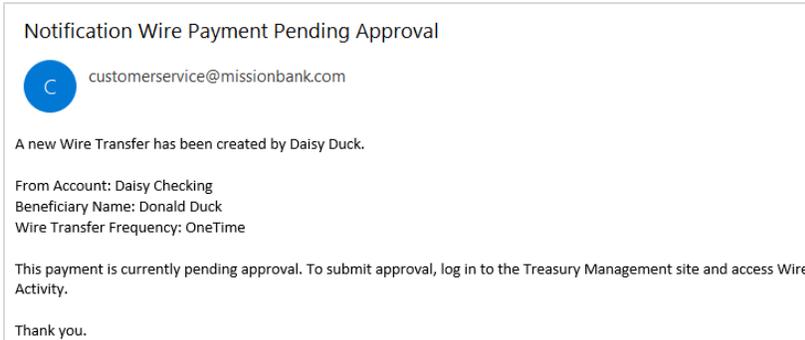
Additional Information:

Reference Beneficiary:

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.

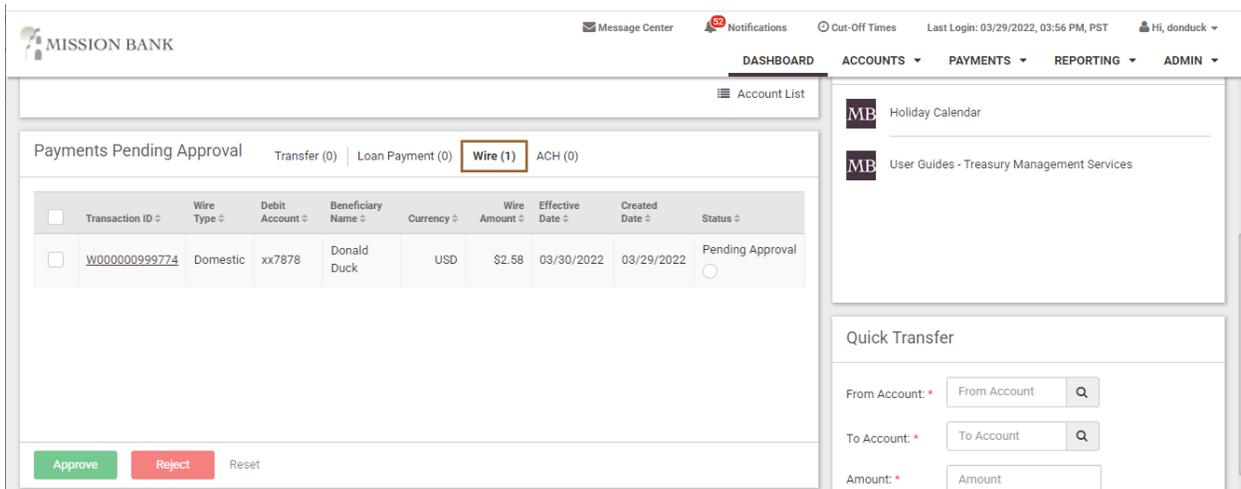
Wire Approval

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.

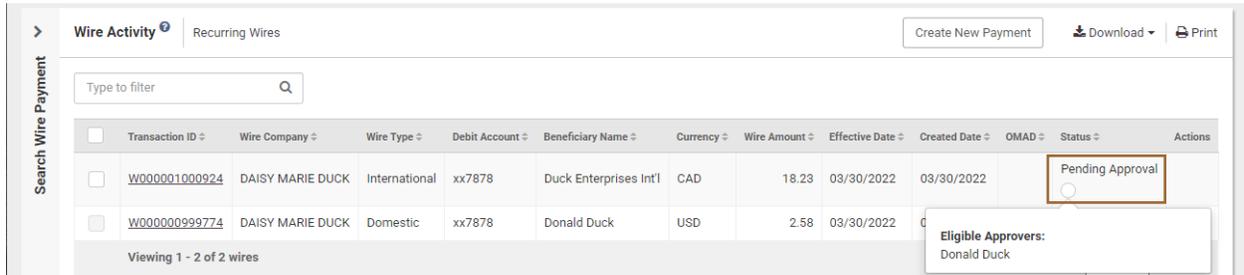
A small number of pending wires can easily be decisioned directly from the TMS dashboard. The widget indicates the types of pending payments and how many there are. Clicking Wire will display the items that need to be reviewed and clicking on the Transaction ID will show the details of the wire.



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.

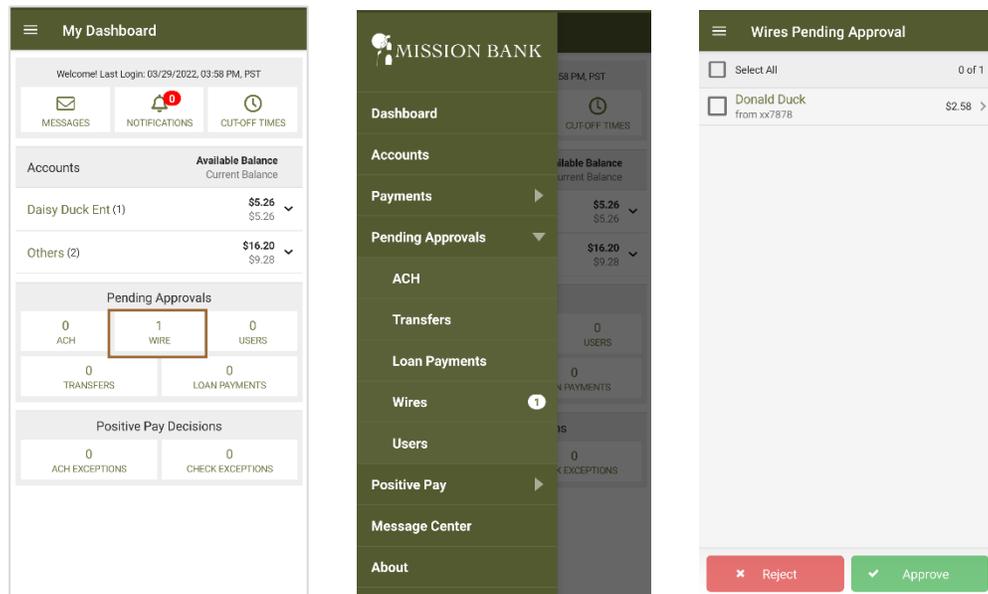


Either the *Payments Pending Approval* widget or the *Wire Activity* screen will display the eligible approvers for a wire when the user hovers over the Pending Approval radio button.



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.

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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: *	<input type="text" value="123456"/>	Bank ID *	<input type="text" value="NOSCKYKX"/> <input type="button" value="Swift Code"/>
Re-enter Account Number: *	<input type="text" value="123456"/>	Bank Name: *	<input type="text" value="Scotiabank & Trust"/>
Name: *	<input type="text" value="Duck Enterprises Int'l"/>	Bank Country: *	<input type="text" value="CAYMAN ISLANDS"/>
Country: *	<input type="text" value="CAYMAN ISLANDS"/>	Bank Address: *	<input type="text" value="18 Forum Lane"/>
Address: *	<input type="text" value="24 Island Way"/>		<input type="text" value="Address Line 2"/>
	<input type="text" value="Address Line 2"/>	Bank City: *	<input type="text" value="Camana Bay"/>
City: *	<input type="text" value="Camana Bay"/>	State/Province/Territory: *	<input type="text" value="Grand Cayman"/>
State/Province/Territory: *	<input type="text" value="Grand Cayman"/>	Postal Code:	<input type="text"/>
Postal Code:	<input type="text"/>		
Notes:	<input type="text"/>		

Intermediary Bank Information

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: *

Wire Amount: * CAD

Get Quote

Create FX Wire

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

* Indicates Required Field

Payment Information

Rate:	1.2269	<input type="button" value="↻"/> 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.

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

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

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.

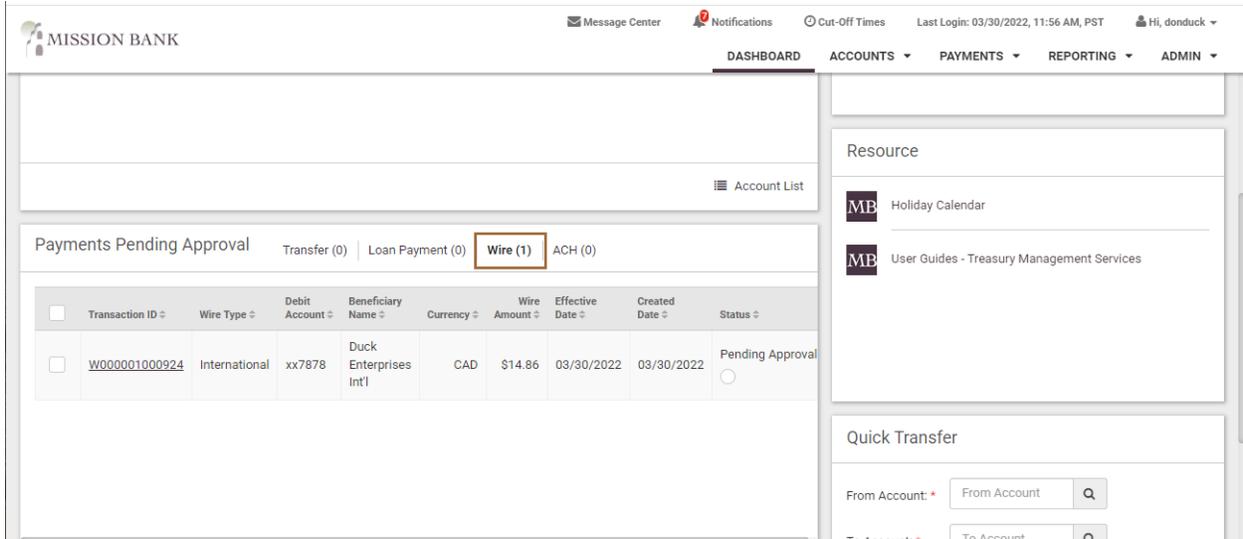
⚠ Contract Accepted
The deadline for all approvals is 01:00 PM PDT. Failure to approve this FX Wire prior to the cutoff time may result in a fee being charged to your account and being unable to honor the quoted exchange rate.

Payment Information		Beneficiary Information	
Rate:	1.2269	Name:	Duck Enterprises Int'l
USD Amount:	\$14.86	Account Number:	123456
CAD Amount:	18.23	Address:	24 Island Way Camana Bay, Grand Cayman , CAYMAN ISLANDS
Exchange Fee:	\$0.00	Notes:	
Total Cost of Wire:	\$14.86	Beneficiary Bank ID:	NOSCKYKX
Contract Number:	2022-089-028-Q03337	Bank Name:	Scotiabank & Trust
Wire Company Name:	DAISY MARIE DUCK	Bank Address:	18 Forum Lane Camana Bay, Grand Cayman , CAYMAN ISLANDS
Debit Account:	Daisy Checking		

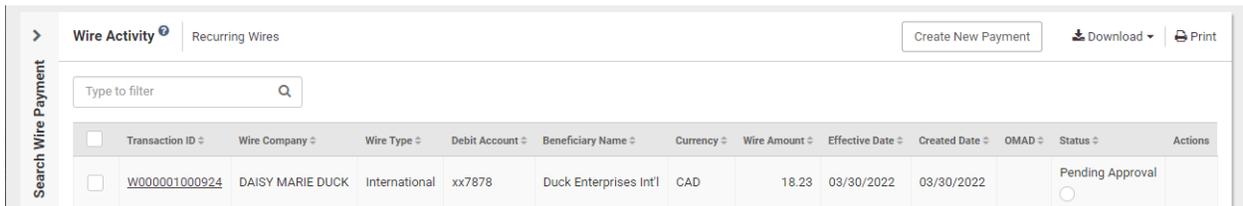
FX Wire Approval

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

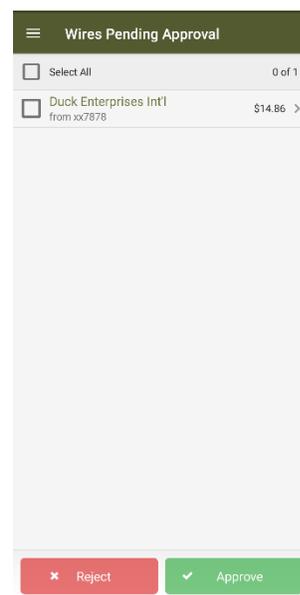
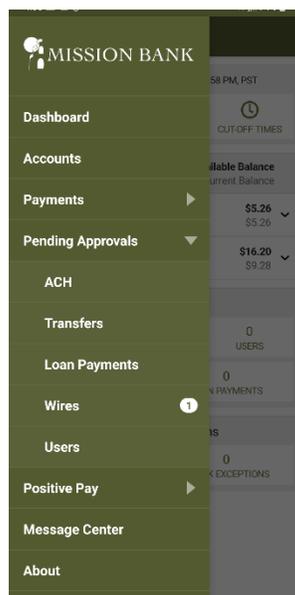
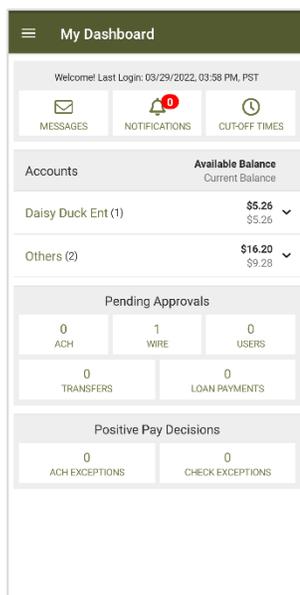
FX wires can be approved from the *Payments Pending Approval* widget on the dashboard:



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



Or FX wires can be approved from the TMS mobile 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 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

<p>Payment Information</p> <p>Transaction ID: W000001000924</p> <p>OMAD:</p> <p>Status: Pending Approval <input type="radio"/></p> <p>Wire Company Name: DAISY MARIE DUCK</p> <p>Debit Account: xx7878</p> <p>Effective Date: 03/30/2022</p> <p>Destination Currency: CAD</p> <p>Wire Amount: 18.23 CAD</p> <p>Frequency: One Time</p> <p>Purpose: Test</p> <p>Additional Information:</p> <p>Audit: 3/30/2022 11:32:47 AM : DDuck : New</p>	<p>Beneficiary Information</p> <p>Account Number: 123456</p> <p>Name: Duck Enterprises Int'l</p> <p>Address: 24 Island Way Camana Bay, Grand Cayman , CAYMAN ISLANDS</p> <p>Notes:</p> <p>Bank Id: NOSCKYKX</p> <p>Bank Name: Scotiabank & Trust</p> <p>Bank Address: 18 Forum Lane Camana Bay, Grand Cayman , CAYMAN ISLANDS</p>
---	--

Exchange Rate	USD/CAD: 1.2269
Contract	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:

Approve
Reject

[Back](#)

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

Additional Information

Audit >

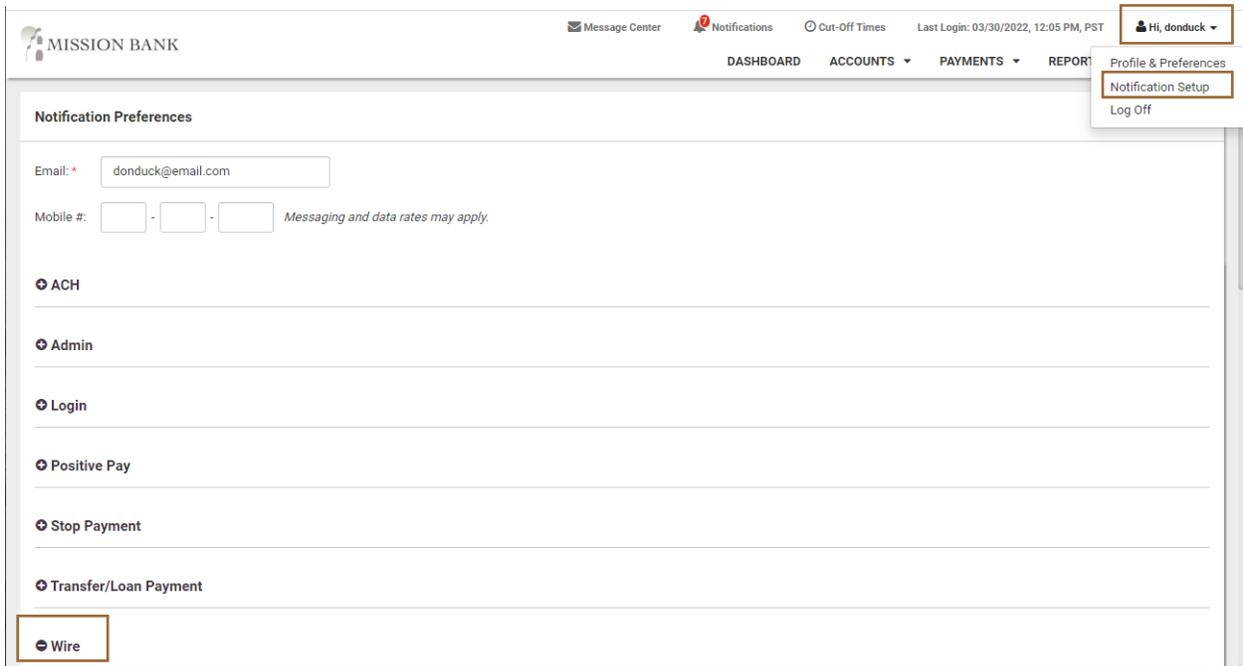
Beneficiary

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

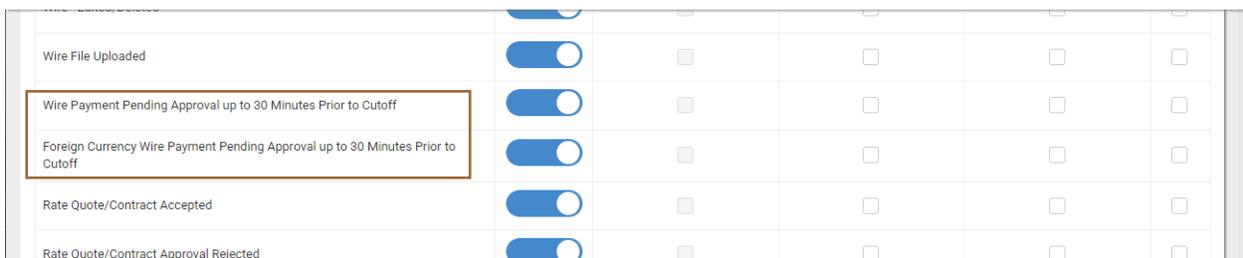
Wire Notifications

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.



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.