



Treasury Management Services

International (FX) Wires Guide

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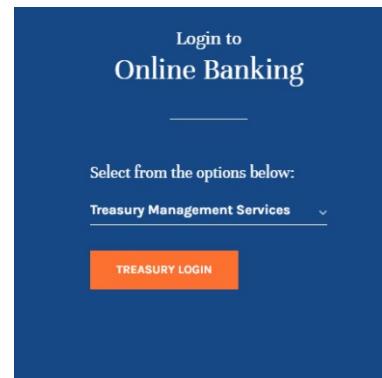
Getting Started

Welcome to Mission Bank International Wire (FX wires) Service!

This guide provides an overview of the basic features including user management, adding/editing beneficiaries, payment process, account statuses, and reports for international wires.

Treasury Management Services users can log in with a single sign-on through online banking.

The login link to our website, www.missionbank.bank.



Key features and points to note:

- ✓ Wire cut-off time is 12pm PDT and is located on the dashboard screen in TMS.
- ✓ In this guide wire transfers are also referred to as deals.
- ✓ 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.
- ✓ 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.
- ✓ All areas highlighted in yellow are required.
- ✓ SWIFT Confirmations can now be viewed in your payment history.
- ✓ 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 a *Wire Beneficiary* allows the user to choose the sending account each time the beneficiary is used.

Single Sign-On from Online Banking Services

Treasury Management users can locate the single-sign-on link by clicking Payments > Create FX Wire on the top menu bar. This will take you to the international wire dashboard where you will manage and process your foreign wires.

					Message Center	Notifications	Cut-Off Times	Last Login: 07/25/2023, 11:27 AM, CST	Hi, AnandS11
		DARK VIEWS (NON-PROD ONLY)		DASHBOARD	ACCOUNTS	PAYMENTS	REPORTING	ADMIN	
Transfer	Wire	ACH	Positive Pay	Stop Payment					
Create Transfer	Create USD Wire	Create ACH Payment	Check Exceptions	Create Stop Payments					
Create Transfer from Template	Create USD Wire from Template	Create ACH Tax Payment	Check Exceptions - Decision Activity	Stop Payment Activity					
Transfer Activity	Upload Wires	Create Child Support Payment	ACH Exceptions						
Recurring Transfers	Create FX Wire	Create International ACH Payment	ACH Exceptions - Decision Activity						
Transfer Templates	Wire Payment Activity	ACH File Activity	Create Issued Items						

The Dashboard

Navigating the Dashboard

The Dashboard is your home page and the starting point for all activity within the system. From here, you can view important information, complete tasks, and move to other sections of the platform. At any time, you can return to this page by selecting **Home** from the toolbar.

Each highlighted area describes the sections of the Dashboard.

The screenshot shows the Corpay Cross-Border dashboard with several sections highlighted by red arrows and numbers:

- 1** Your Dashboard: A section containing general updates, news, and a message center.
- 2** SPOT TRADE: A form for buying and selling currencies.
- 3** ACTION ITEMS: A list of tasks requiring attention.
- 4** REPORTS: A list of reporting options.
- 5** DEALS: A table showing recent deals with columns for Booked Date, Cost Amount, Deal Number, Purchased Amount, Rate, Source, and Value Date.

1-Your Dashboard

This section shows general updates and information. It includes system messages, notices, and anything new that may affect your daily work.

2-Spot Trade

The Spot Trade section is where you enter your trade details to view the quote by the system.

3- Action Items

This section lists tasks that require your attention, Examples include:

- Payments needing approval
- Approved payments awaiting processing
- Deals awaiting instructions

Note: Each user will have a unique set of items on this list, determined by their assigned permissions and the responsibilities associated with their role.

4- Reports

The Reports section provides quick access to frequently used reports, such as payment history and activity summaries. This is where you can view and download the information needed to monitor account activity or support internal reporting requirements.

5- Deals, Payments, and Forwards

At the bottom of the page, you will find a list of your deals and payments.

Working with Action Items

When you create a wire, but before its booked by the bank, you have the option to click **Save and Come Back Later**. This is just one of the actions that will populate the list of items to be reviewed in the **Action Items** section of **Your Dashboard**.

This list is continually updated and is unique to each user. Each time you log in, you can use the links to view and update the items in the list. You can stay up to date with beneficiaries that require approval wires in progress, and your last five wires.

Creating and Editing Users

Due to system limitations creating and editing users must be requested through your Business Banker. When submitting a request please include the following information:

1. Company name
2. User Full Name
3. User Email Address
4. User Single transaction and Daily limits
5. User Profile: Administrator or User

Administrator Permissions

- Access to ezPay
- Create, Edit, Delete, Approve Beneficiary templates
- Import beneficiary data

- Attach documents to beneficiary templates
- Create, edit, delete, approve, import date payments
- Attach documents to payments
- Attach documents to settlements
- Access, edit, delete, upload documents
- View audit log information
- Access Rate Watch

User Permissions

- Access to ezPay
- Create, Edit, Beneficiary templates
- Import beneficiary data
- Attach documents to beneficiary templates
- Create, edit, import payments
- Attach documents to payments
- Attach documents to settlements
- User is blocked after business hours

Note* all users will have access to all accounts

Creating and Editing Beneficiaries

To create and edit beneficiaries, begin by navigating the toolbar and selecting **Templates**, then choose **Beneficiaries**.

Beneficiary Details

- Go to Templates – **Beneficiaries** and select **Create New Beneficiary**.
- Enter the **Name**.

- Enter the **Beneficiary Identifier**.
- Select the **Destination Country** (you can scroll or type to filter).
- Choose the **Beneficiary Classification** that best fits.
- Check all applicable **payment methods**.
- If multiple methods are selected, choose the **preferred** method.
- Click **Save and Continue** to move to the next step.

Contact Information

- Enter the beneficiary's **contact information**.
- The **Country** field is auto populated based on the destination country selected earlier.
- If needed, choose a **different country** from the dropdown list.
- Complete the remaining **address** field.
- Click **Save and Continue** to move to the next step.

Bank Account Information

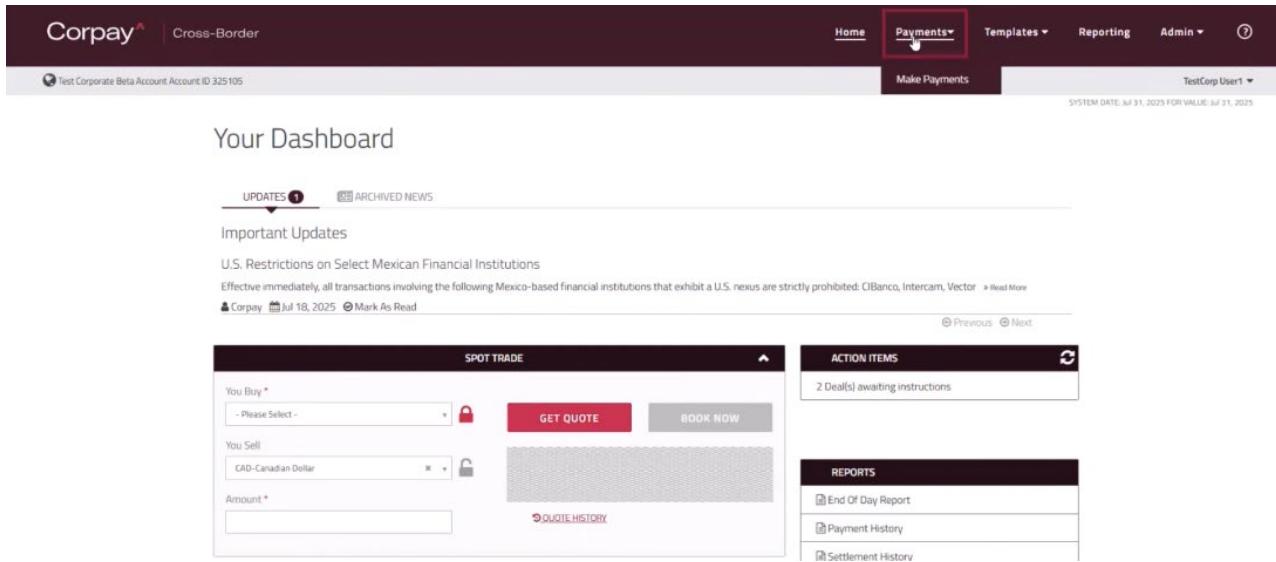
- Enter **bank details manually** in the Bank Details section when all information is available.
- Use the **IBAN Validator** for countries that require an IBAN:
Enter the IBAN and click **Validate**.
Click **Confirm** to auto-fill the bank details.
- Use the **Bank Search Tool** to find the bank:
Select the bank from the list to auto-fill details.
Enter the beneficiary's account number.
- Click **Save and Continue** once banking information is complete.

Editing Beneficiaries

- Once beneficiaries have been created you can edit the templates by selecting the pencil icon or the drop-down arrow found on the right side of the beneficiaries page.

Creating a Wire Payment.

1. On your dashboard, click **Payments**.

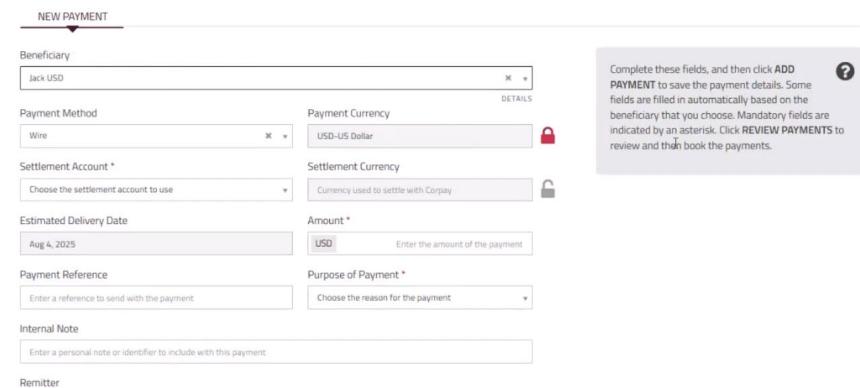


The screenshot shows the Corpay Cross-Border dashboard. At the top, there is a navigation bar with links for Home, Payments (which is highlighted with a red box), Templates, Reporting, Admin, and a user dropdown for 'TestCorp User1'. Below the navigation bar is a header with the text 'Test Corporate Beta Account Account ID 325105' and the system date 'SYSTEM DATE: Jul 31, 2025 FOR VALUE: Jul 31, 2025'. The main content area is titled 'Your Dashboard' and includes sections for 'UPDATES 1' (with a link to 'ARCHIVED NEWS'), 'Important Updates' (mentioning 'U.S. Restrictions on Select Mexican Financial Institutions'), and 'ACTION ITEMS' (showing '2 Deal(s) awaiting instructions'). On the left, there is a 'SPOT TRADE' section with fields for 'You Buy' (dropdown with 'Please Select'), 'You Sell' (dropdown with 'CAD-Canadian Dollar'), and 'Amount' (input field). On the right, there is a 'REPORTS' section with links to 'End Of Day Report', 'Payment History', and 'Settlement History'.

2. In the **Beneficiary** field dropdown list, select the beneficiary that you want to send to.

It will auto display “Wire” for Payment Method and the Payment Currency that was chosen when the beneficiary was being created.

Make Payment



The screenshot shows the 'Make Payment' form. The 'NEW PAYMENT' section includes fields for 'Beneficiary' (dropdown with 'Jack USO'), 'Payment Method' (dropdown with 'Wire'), 'Payment Currency' (dropdown with 'USD-US Dollar'), 'Settlement Account' (dropdown with 'Choose the settlement account to use'), 'Settlement Currency' (dropdown with 'Currency used to settle with Corpay'), 'Estimated Delivery Date' (dropdown with 'Aug 4, 2025'), 'Amount' (input field with 'USD' and placeholder 'Enter the amount of the payment'), 'Payment Reference' (input field with placeholder 'Enter a reference to send with the payment'), 'Purpose of Payment' (dropdown with 'Choose the reason for the payment'), 'Internal Note' (input field with placeholder 'Enter a personal note or identifier to include with this payment'), and 'Remitter' (input field). A note on the right side of the form says: 'Complete these fields, and then click ADD PAYMENT to save the payment details. Some fields are filled in automatically based on the beneficiary that you choose. Mandatory fields are indicated by an asterisk. Click REVIEW PAYMENTS to review and then book the payments.'

3. In the **Amount** field, enter the amount of the currency you want to purchase.
4. In the **Settlement Account** dropdown list, select the account that you want to use to settle the funds.
5. In the **Purpose of Payment** select the purpose for the wire from the dropdown list. Optionally, in the **Payment Reference** field, enter a reference number that will be

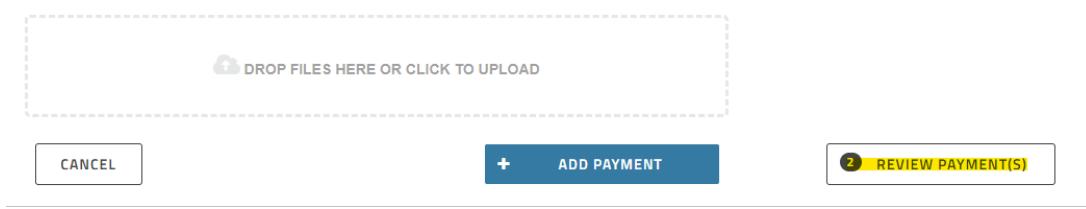
included with your payment. This might be a purchase order number, invoice number, or some other internal reference. The **Details icon** displays information about the settlement account that you selected.

6. Click **+ Add Payment**.

Note: If you have single control, you'll see a list of bank employees in the approver list. You do not need to notify any approvers.

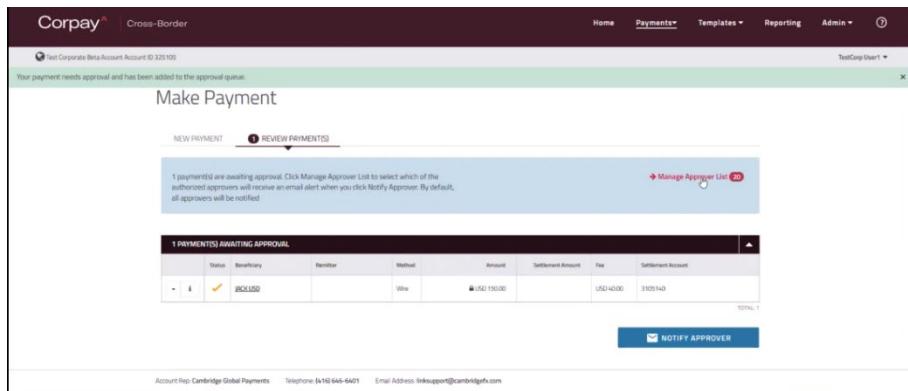
Notifying approvers

1. Select **Review payment(s)** to view the wires created and send notification to approvers.



2. Click **Manage Approvers** to select approvers to notify. All approvers are selected by default.
3. Click **Notify Approver** to email the selected approvers.

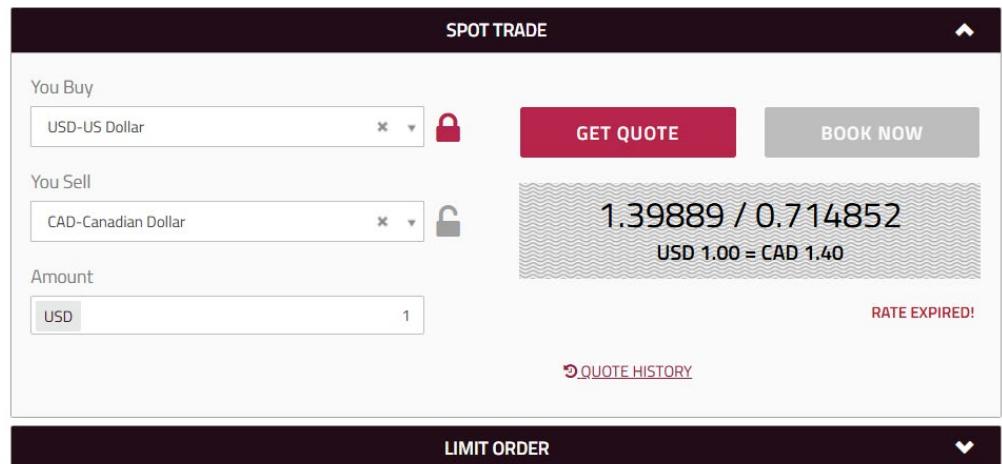
Note You can go back to Review Payments from the dashboard, select Payments > Make a payment > Review Payments tab or from your Dashboard > Action Items.*



Rate Quotes

Once your order is created and approved, you can click **Get Rate** to get a live quote.

*If rate has not been approved you can still get an indicative rate by selecting get rate. With expiry time of 10 seconds.

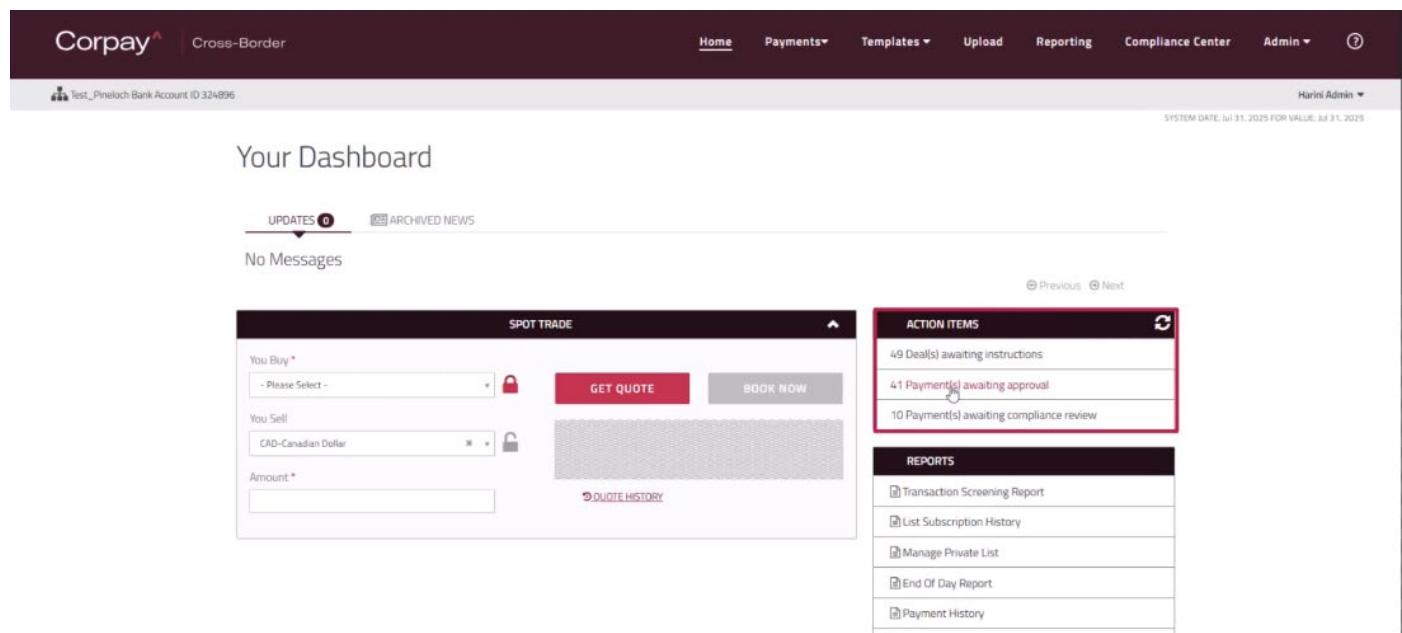


The screenshot shows the 'SPOT TRADE' section of the Corpay platform. It has fields for 'You Buy' (USD-US Dollar) and 'You Sell' (CAD-Canadian Dollar), both with dropdown menus and a lock icon. An 'Amount' field contains '1'. A 'GET QUOTE' button is on the right, and a 'BOOK NOW' button is below it. To the right, a large box displays the exchange rate '1.39889 / 0.714852' and the conversion 'USD 1.00 = CAD 1.40'. A red 'RATE EXPIRED!' message is at the bottom right. Below the main form is a 'LIMIT ORDER' section.

Approving payments

Approve/Decline a payment

1. On Your Dashboard, under Action Items, click Payment(s) awaiting approval. The Payment Approval Window appears with a list of the payments that must be approved before they can be processed.



The screenshot shows the Corpay 'Your Dashboard' page. At the top, there are 'UPDATES 0' and 'ARCHIVED NEWS'. Below that, a 'No Messages' section. The main area has a 'SPOT TRADE' form and an 'ACTION ITEMS' sidebar. The 'ACTION ITEMS' sidebar is highlighted with a red box and shows three items:

- 49 Deal(s) awaiting instructions
- 41 Payment(s) awaiting approval
- 10 Payment(s) awaiting compliance review

At the bottom right of the sidebar, there are 'Previous' and 'Next' buttons.

5. Click **Approve/Reject**. When rejecting a payment, you will be required to enter a reason and confirm before you can move on to the next approval.

Payment(s) Awaiting Approval

Select payments to approve or reject, then click **SUBMIT**.

4 Payment(s) Awaiting Approval

Filter by Remitter
- Please Select -

Beneficiary	Remitter	Method	Amount	Reference	Source	Created By	Info	Attachment(s)	<input type="checkbox"/> Approve All	Reject
TM Test Bank Name: Fana Sparebank Bank Account: NO2134151354126		Wire	NOK (USD 1.00)		Payment	Mission Bank Astro TM	i		<input checked="" type="checkbox"/>	<input type="checkbox"/>
TM Test Bank Name: Fana Sparebank Bank Account: NO2134151354126		Wire	NOK 1.00	TM test	Payment	Mission Bank Astro TM	i		<input checked="" type="checkbox"/>	<input type="checkbox"/>
TM Test Bank Name: Fana Sparebank Bank Account: NO2134151354126		Wire	NOK 1.00	TM Test 3	Payment	Mission Bank Astro TM	i		<input checked="" type="checkbox"/>	<input type="checkbox"/>
TM Test Bank Name: Fana Sparebank Bank Account: NO2134151354126		Wire	NOK 1.00		Payment	Mission Bank Astro TM	i		Cannot approve this payment	

TOTAL: 4

SUBMIT

6. Click **Submit**.

Coripay® | Cross-Border

Home Payments Templates Upload Reporting Compliance Center Admin

Payments Approved

Total Approved: 2 Total Rejected: 0 Awaiting Approval: 39

0 approved payment awaiting booking

PROCEED TO BOOK PAYMENTS > GO TO MY DASHBOARD

Important: Once a wire has been booked by Mission Bank it cannot be cancelled.

1. Under Payments Awaiting Approvals click on the dropdown for the wire you wish to delete and click **Delete**.

2 PAYMENT(S) AWAITING BOOKING

	Status	Beneficiary	Remitter	RegE	Method	Amount	Settlem
	<input checked="" type="checkbox"/>	XYZ CO	Ebru Karakose	E	Wire	EUR 1,200.00	
	<input checked="" type="checkbox"/>	XYZ CO	Ebru Karakose	E	Wire	EUR 1,200.00	

7. A dialog box appears that asks you to confirm that you want to cancel the order. Click **Yes** to delete the wire.

2 PAYMENT(S) AWAITING BOOKING						
	Status	Beneficiary	Remitter	RegE	Method	
Info	0	Ebru Karakose	Ebru Karakose	E	Wire	
Edit	0	Ebru Karakose	Ebru Karakose	E	Wire	
Save For Later						
Delete						

A user can also cancel a wire after approval. Under the Payments Awaiting Booking.

1. Click **Reject**.

Beneficiary	Remitter	Method	Amount	Reference	Source	Created By	Info	Attachment(s)	Approve All	Reject
John Doe _USD Bank Name: WASHINGTON FEDERAL BANK Bank Account: 547888845	John Doe	Wire	USD 5,000.00		Payment	Laura Admin Test_Pineloch Bank	i		<input checked="" type="checkbox"/>	

2. After rejecting, go back to the dashboard and go to Action items and click on

ACTION ITEMS	
57 Deal(s) awaiting instructions	
37 Payment(s) awaiting approval	
49 Payment(s) awaiting compliance review	
2 Saved payment(s)	
2 Rejected payment(s)	
2 Payment file(s) awaiting approval	

3. Then click on the dropdown of the payment that needs to be deleted, then click on **Delete**.

Rejected Payments

Click the edit icon beside a payment so that you can make the required changes and then resave the payment.

	Source	Beneficiary	Remitter	Method	Amount	Attachment(s)	Created By	Rejected By	Reason
	Spot Trade	Antonio Hipolito Bank Name: Barclays Bank UK PLC Bank Account: GB13BUXB60161331926	Ebru Karakose	Wire	GBP 120.00	0	Ebru Karakose	Ebru Karakose	testing
	Payment	John Doe _USD Bank Name: WASHINGTON FEDERAL BANK Bank Account: 547888845	John Doe	Wire	USD 5,000.00	0	Laura Admin	Ebru Karakose	test
		 	Edit	Delete					

Reports

A record of each wire transfer you create is recorded in our database. With the search criteria available in **Reports**, you can review all your account activity and create reports any time you require the information. For instance, you can view the data according to **Payment History**, **Settlement History**, **Deal History**, **Account Balances**, and **Today's Payments** and more. In each of those categories, you can customize your view to sort and organize key information.

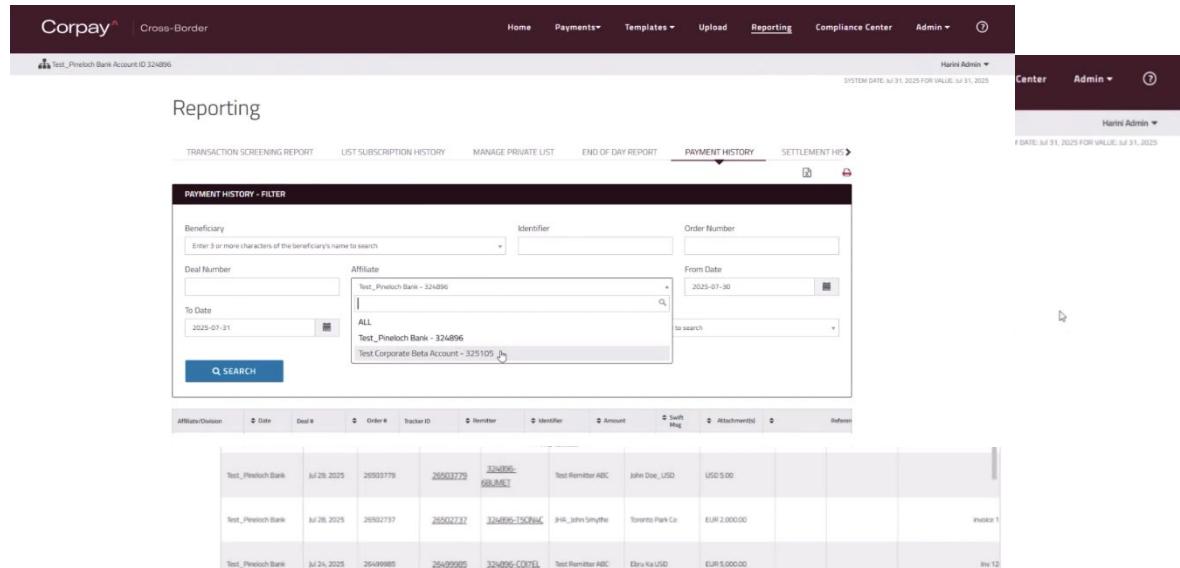
The results are immediately displayed, and you can use the icons to print or export the results to an Excel file, which can then be used with your own accounting software.

From **Your Dashboard**, go to **Reports**, and then choose the type of information you want to see.

Searching payment history

You can use the **Payment History** window to review your payment history and create reports based on the information you select. Results can be filtered by specifying the beneficiary, identifier, deal number, and dates.

1. On Your Dashboard, under Reports, click Payment History tab.



Affiliate/Division	Date	Deal #	Order #	Tracker ID	Identifier	Amount	Swift Bkg	Attachment ID	Reference
Test_PineLoch Bank	Jul 28, 2025	28003779	28003779	324096-C001ET	Test Remitter ABC	John Doe, USD	USD 5,000		
Test_PineLoch Bank	Jul 28, 2025	28003779	28003779	324096-TS01AC	John Smith	Toronto Park Co.	EUR 2,000,00		Invoice 1
Test_PineLoch Bank	Jul 24, 2025	280499985	280499985	324096-C001EL	Test Remitter ABC	Eduardo USD	EUR 5,000,00		Inv 12

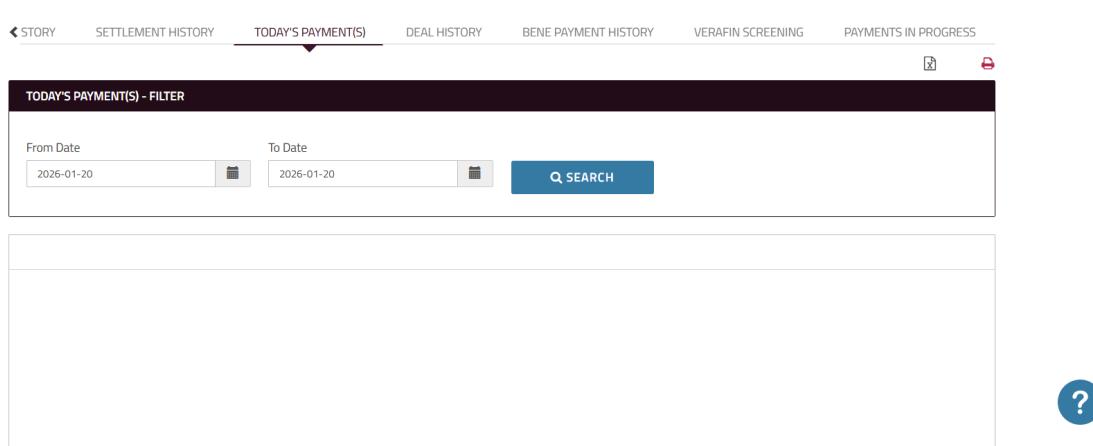
2. Click the Order # to view the wire (Deal) Confirmation.

Reviewing today's wires

You can review your daily wires.

1. On Your Dashboard, under **Reports**, click > **Todays Payments**.
2. Select from and to date to search for specific dates, and then click Search. All your payments for the selected day will be displayed.

Reporting



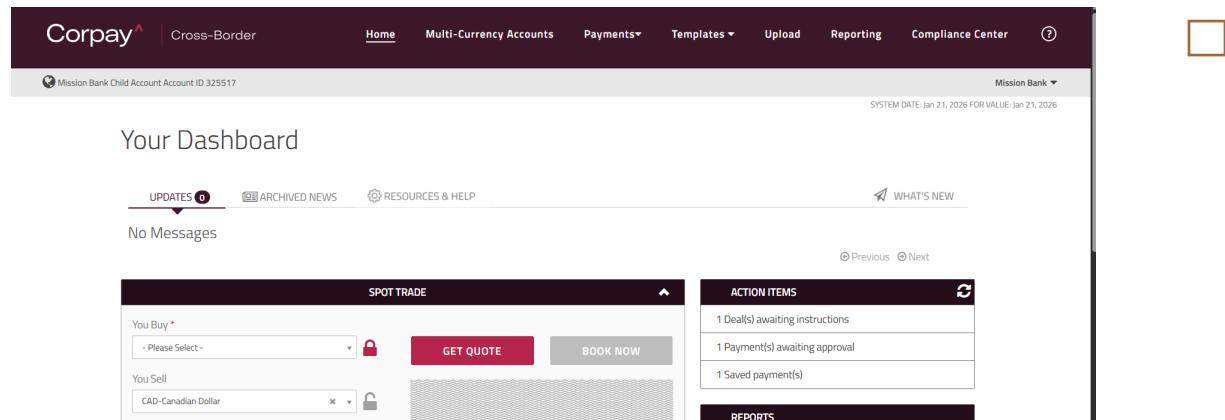
The screenshot shows a reporting interface with a navigation bar at the top. The 'TODAY'S PAYMENT(S)' tab is selected. Below the navigation bar is a search bar with 'From Date' (2026-01-20) and 'To Date' (2026-01-20) fields, and a 'SEARCH' button. The main area is currently empty, showing a placeholder for search results. A question mark icon is located in the bottom right corner of the main area.

3. Click the link in the **Order #** column to review a specific deal. The Deal Confirmation appears.

Resources

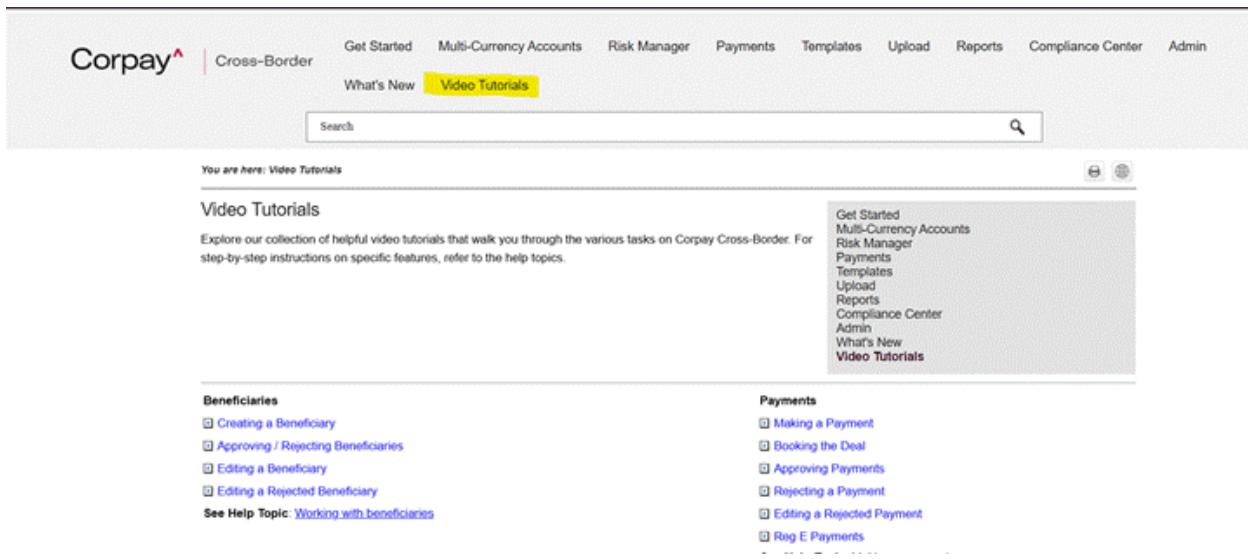
Working with a new platform can be challenging sometimes, you can find resources to help guide you through the site like a tutorial **How to approve a payment, how to create a beneficiary** and much more!

1. Select the question mark on the dashboard.



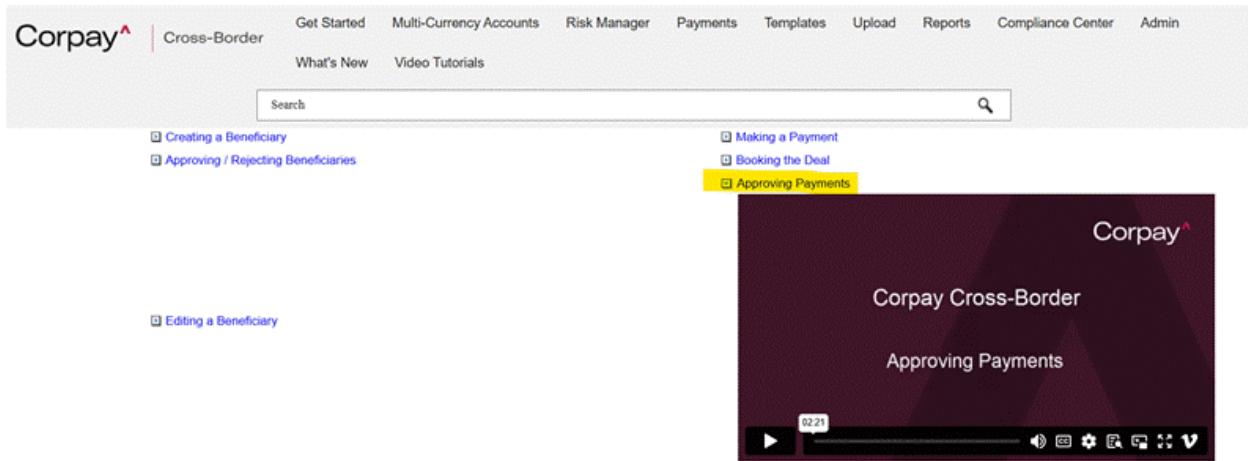
The screenshot shows the Corpay Cross-Border dashboard. The top navigation bar includes links for Home, Multi-Currency Accounts, Payments, Templates, Upload, Reporting, and Compliance Center. The main content area is titled 'Your Dashboard' and features a 'SPOT TRADE' section with fields for 'You Buy' (dropdown menu) and 'You Sell' (CAD-Canadian Dollar). It also includes a 'GET QUOTE' button and a 'BOOK NOW' button. To the right is an 'ACTION ITEMS' section listing: '1 Deal(s) awaiting instructions', '1 Payment(s) awaiting approval', and '1 Saved payment(s)'. Below these sections is a 'REPORTS' button. The top of the page shows account information (Mission Bank Child Account Account ID 325517) and system date (Mission Bank, SYSTEM DATE: Jan 21, 2026 FOR VALUE: Jan 21, 2026).

2. Select Video tutorials on the top of the page.



The screenshot shows the Corpay Cross-Border interface. At the top, there is a navigation bar with links: Get Started, Multi-Currency Accounts, Risk Manager, Payments, Templates, Upload, Reports, Compliance Center, and Admin. Below this, a sub-navigation bar includes What's New and Video Tutorials, with Video Tutorials highlighted. A search bar is also present. The main content area is titled "Video Tutorials" and contains a brief description: "Explore our collection of helpful video tutorials that walk you through the various tasks on Corpay Cross-Border. For step-by-step instructions on specific features, refer to the help topics." To the right, a sidebar lists various help topics, including Get Started, Multi-Currency Accounts, Risk Manager, Payments, Templates, Upload, Reports, Compliance Center, Admin, What's New, and Video Tutorials. The "Video Tutorials" link in the sidebar is also highlighted. Below the sidebar, there are two columns of video thumbnails. The left column is titled "Beneficiaries" and includes links for Creating a Beneficiary, Approving / Rejecting Beneficiaries, Editing a Beneficiary, and Editing a Rejected Beneficiary. The right column is titled "Payments" and includes links for Making a Payment, Booking the Deal, Approving Payments, Rejecting a Payment, Editing a Rejected Payment, and Reg E Payments. A "See Help Topic: Working with beneficiaries" link is also present.

3. Select video tutorials of your choice.



The screenshot shows the Corpay Cross-Border interface with the Video Tutorials section selected. The navigation bar and sub-navigation bar are the same as in the previous screenshot. The main content area now displays a video player. The video title is "Approving Payments" and the sub-title is "Corpay Cross-Border". The video player shows a progress bar at 02:21 and various control icons. The video content area has a dark background with the Corpay logo and the text "Corpay Cross-Border" and "Approving Payments". The video player is overlaid on the "Payments" section of the previous screenshot.