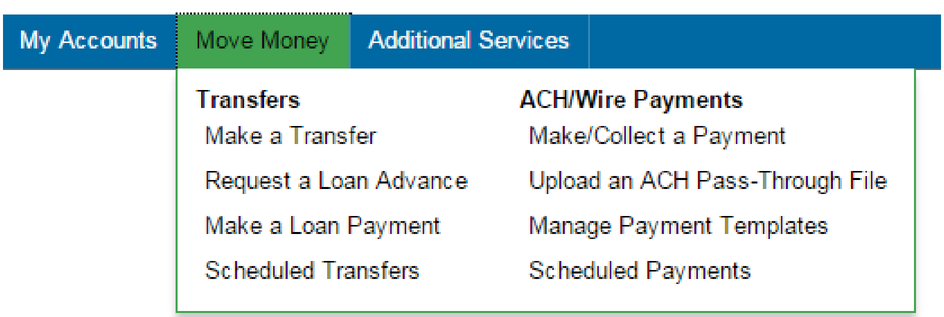
Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates“.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required
- Common reasons to create a wire template:
  - Recurring vendor payments
  - Real estate closings with frequent property buyers
  - Large dollar payments to the same beneficiary

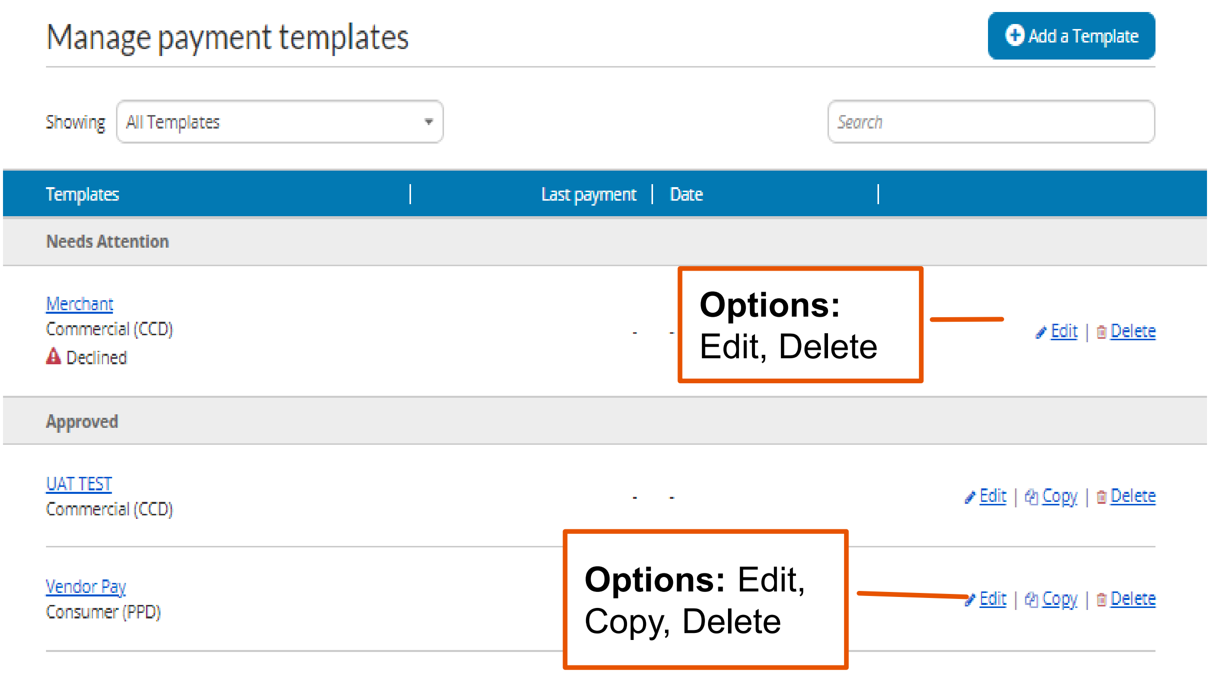


Tip:
A user can also add a template on the Make/Collect a Payment page:
- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated

Manage Payment Templates screen

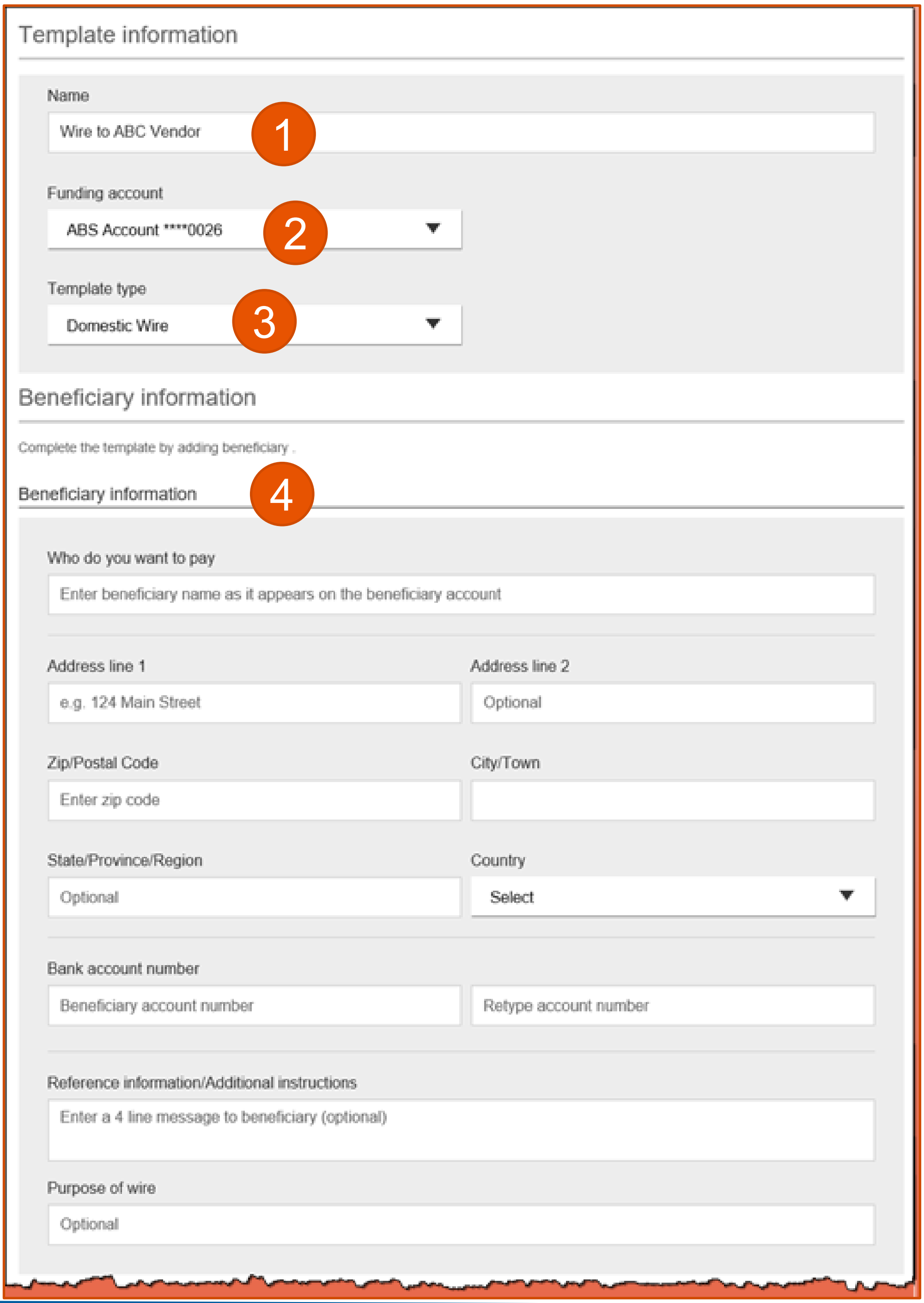
Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number (not shown)
- Approval Pending – new and edited templates require approval
- Approved – available for initiation



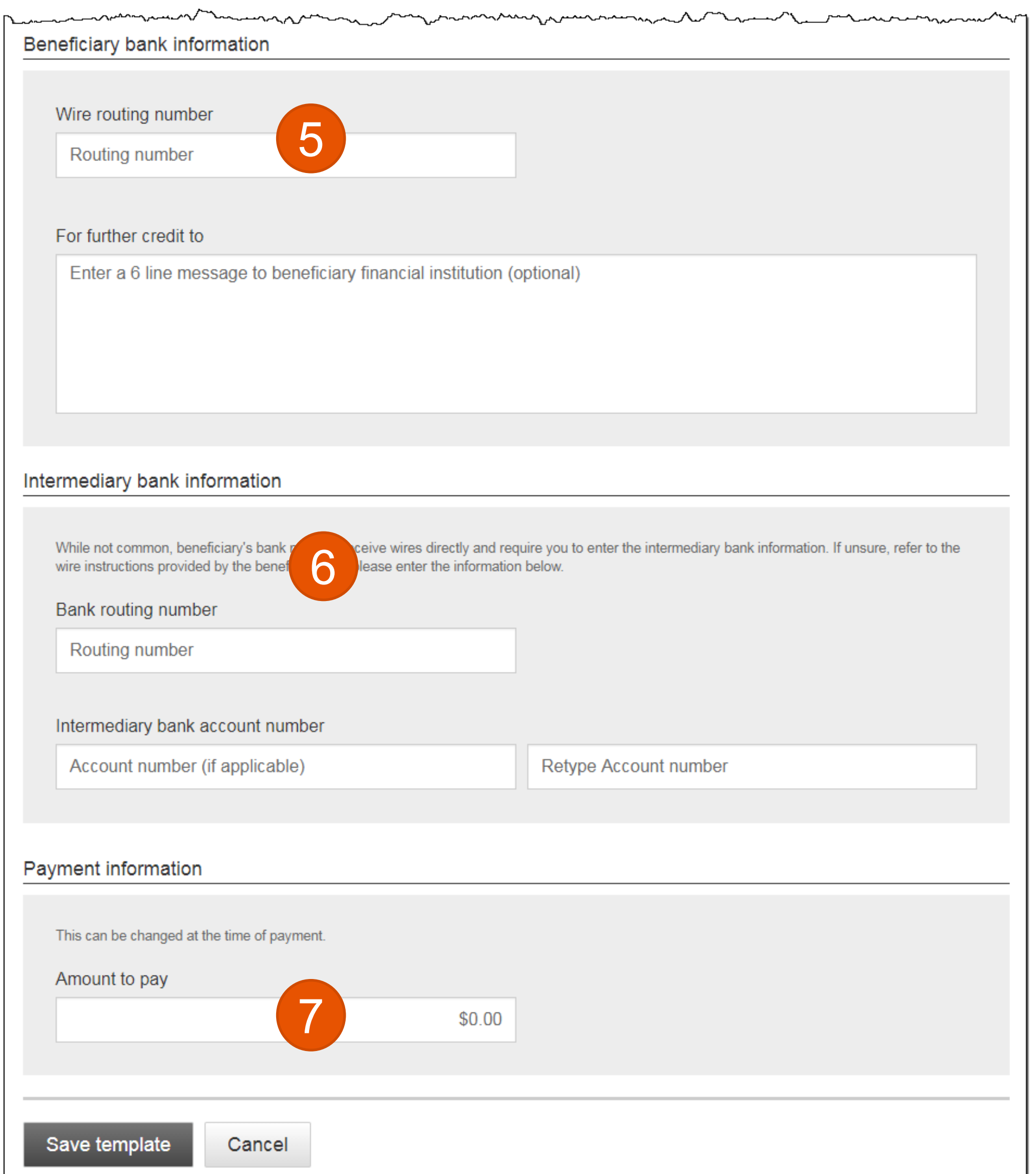
Add a Template for a *Domestic* Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
3. Select as the **Template Type**.
    - User permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.



Add a Template for a *Domestic* Wire (con't)

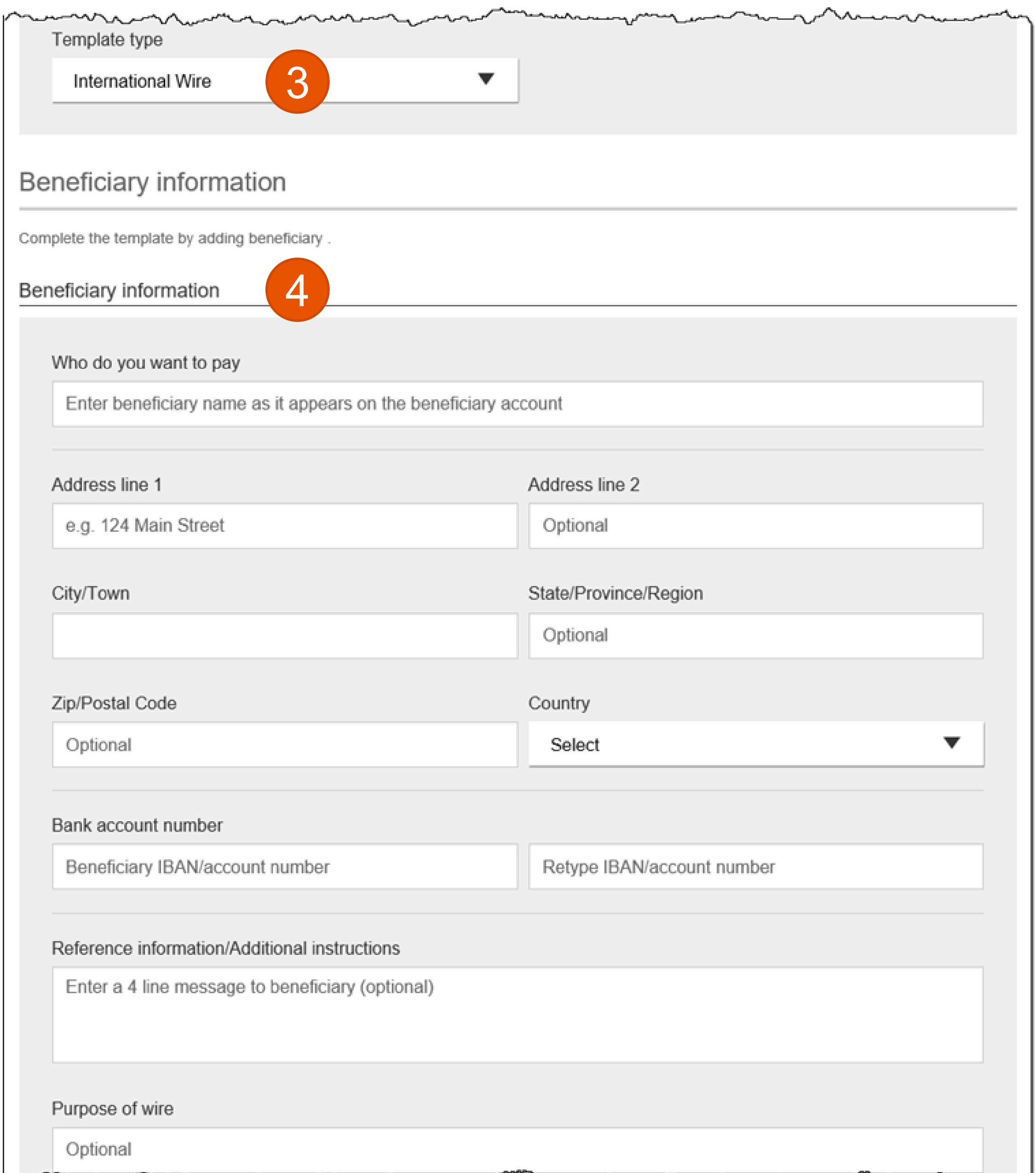
5. Enter the **Beneficiary Bank** information.
   - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
   - Entire section is optional, except as noted above.
7. Enter the **amount** for the template.
   - Zero amount is allowed; can be edited at time of initiation.



Add a Template for an *International* Wire

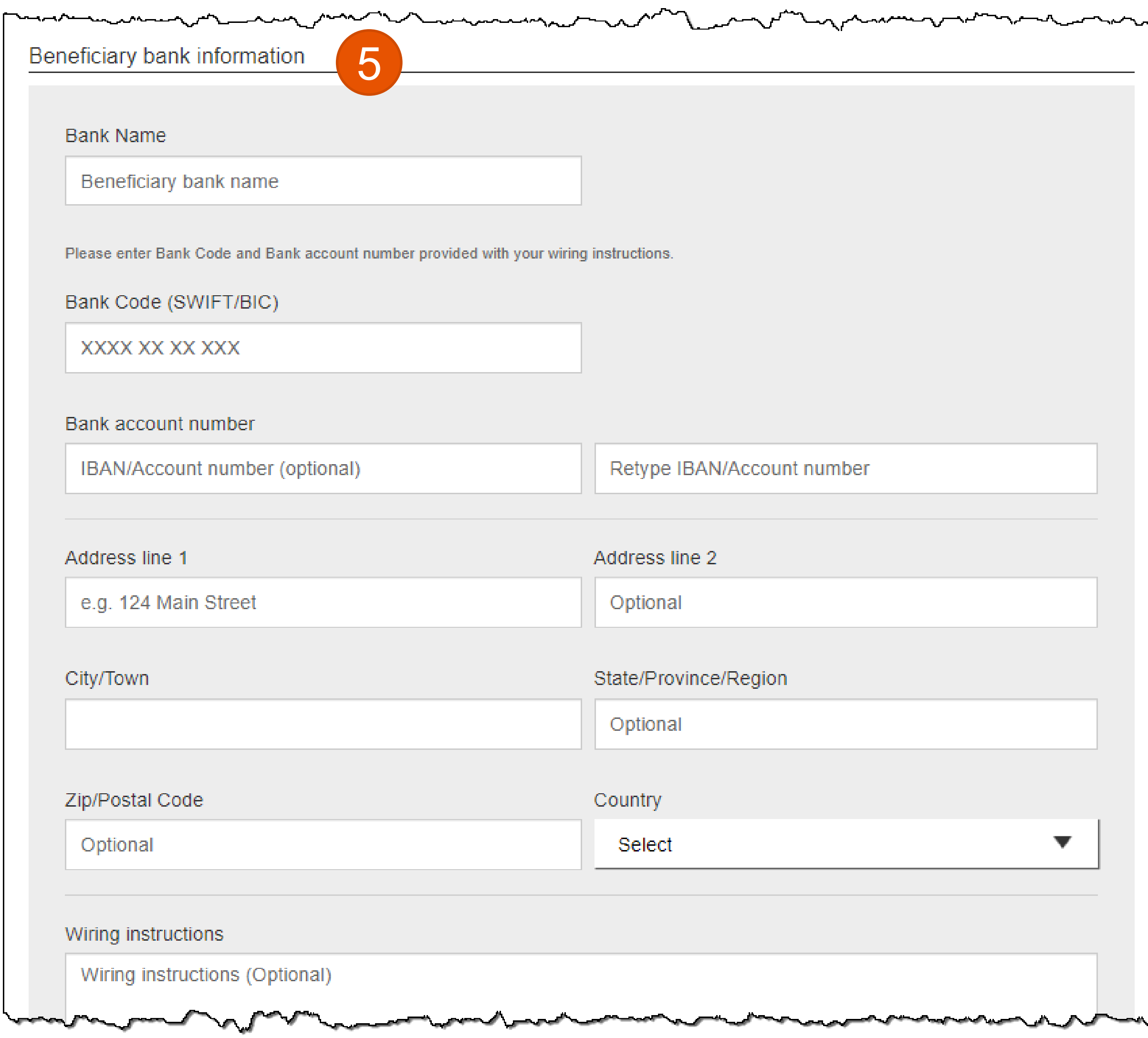
Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.
   - Shows only if international wires is part of the user's entitlements.
4. Enter **Beneficiary** information.
   - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number



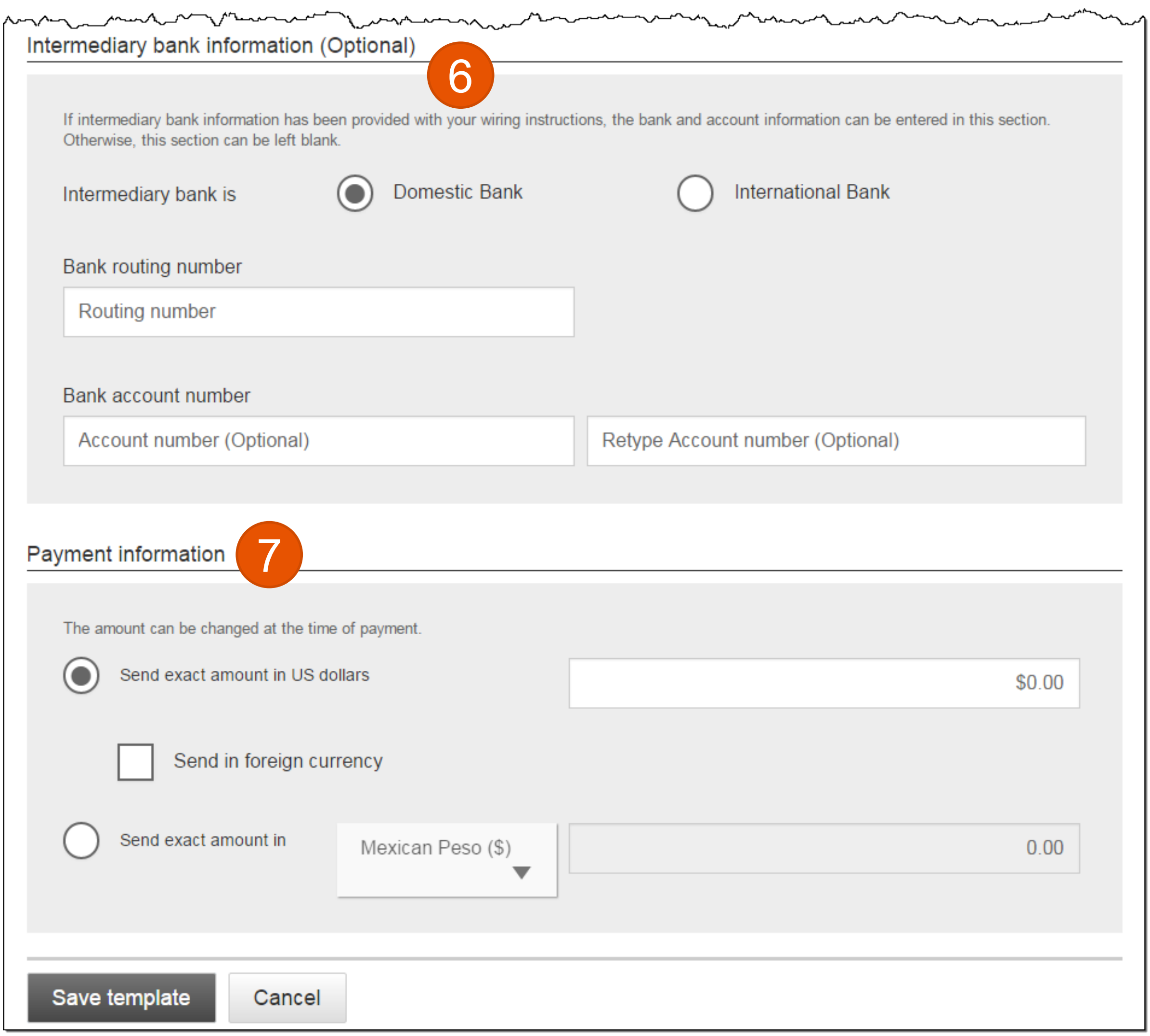
Add a Template for an *International* Wire (con't)

5. Enter **Beneficiary bank information.**
   - Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country



Add a Template for an *International* Wire (con't)

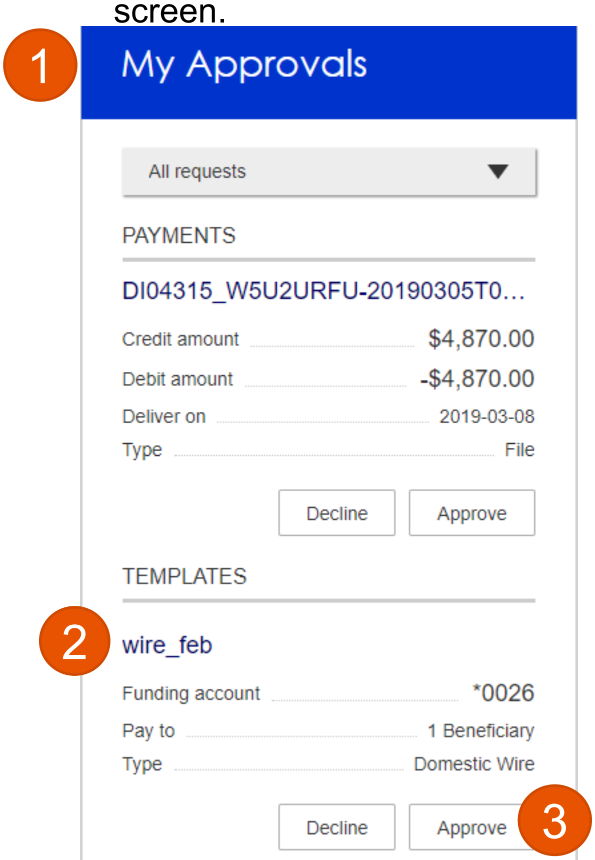
6. Enter **Intermediary bank.**
   - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
7. Enter the **payment information.**
   - Option 1: send wire in US dollars. If "Send in foreign currency" is checked, convert the amount to that currency upon receipt of the wire.
   - Option 2: send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.



Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.



Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. *All templates must still be approved.*

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.