CAPITAL BANK

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Wire Manager User Guide

TRAINING GUIDE

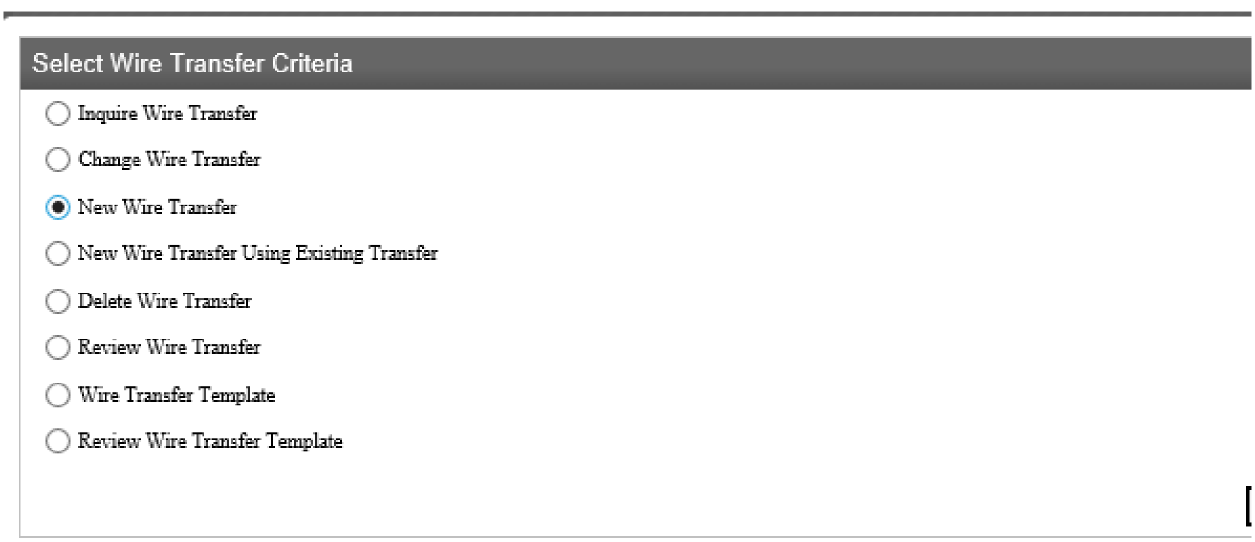
April 2020

Users can access Wire Manager through Capital Express Business Online and perform various wire functions.

- **New Domestic Wire Transfer**
- **New International Wire Transfer**
- **New Wire Transfer Using Existing**
- **Delete a Wire Transfer**
- **Administrator Review of Wire Transfer**
- **Add a new Wire Transfer Template**
- **New Wire Transfer Using Existing Template**
- **Change or Delete a Wire Transfer Template**

From the Main page, click **Payments & Transfers**>> **Wire Manager**

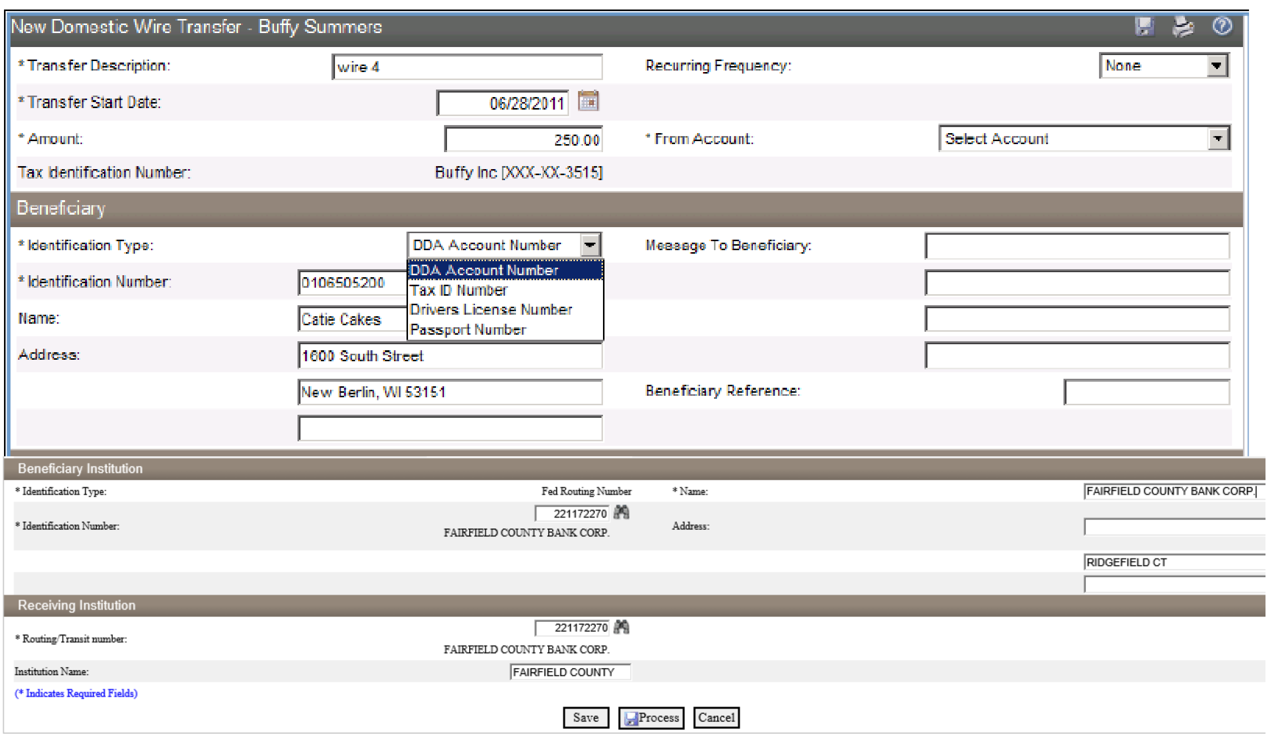
The "**Select Wire Transfer Criteria**" page appears.



New Domestic Wire Transfer

1. Click New Wire Transfer
2. In the Wire Type list, select **Domestic**
3. Click Submit

The New Domestic Wire Transfer page appears:



4. In the **Transfer Description box,** type a name for the transfer
5. Click the **Transfer Start Date** Calendar button, and select a transfer date
6. In the **Amount box,** type the amount of the wire transfer
7. In the **From Account** list, select the debit account from the dropdown

8. If multiple entities, **Select the Tax Identification number** associated with the debit account

9. In the Beneficiary section:

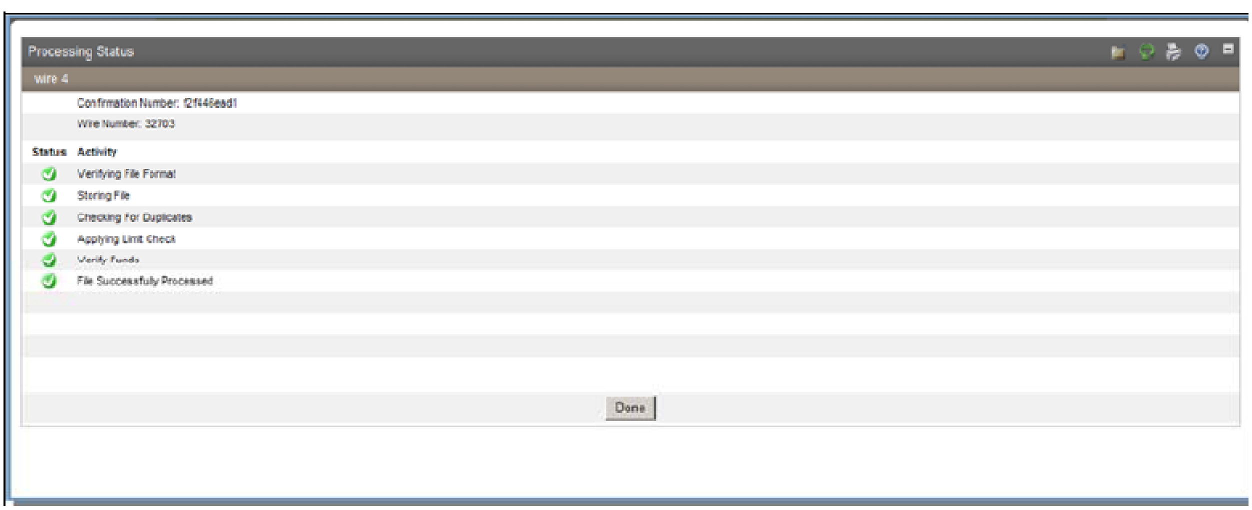
a. In the **Identification Number** box, type a DDA Account Number
b. In the **Name box,** type the Beneficiary Name
c. In the **Address box,** type the address of the beneficiary
d. If desired, use the **Message to Beneficiary and/or Beneficiary Reference** fields to include a special message to the recipient

10. In the Beneficiary Institution section:

e. In the **Identification Number box,** enter the Routing /ABA number for the beneficiary Financial Institution**. To search** for the recipient Institution click the Search button (Binoculars) and enter the R/T number or Institution Name.
f. **If a valid** Routing Number is entered**, the Institution Name** will automatically populate, along with the **Institution's City and State**
g. The **Receiving Institution** section is used for a correspondent Bank. If there is no Correspondent Bank, the Receiving Institution is the name as the Beneficiary Institution.

11. Click Process

a. The Processing Status page appears



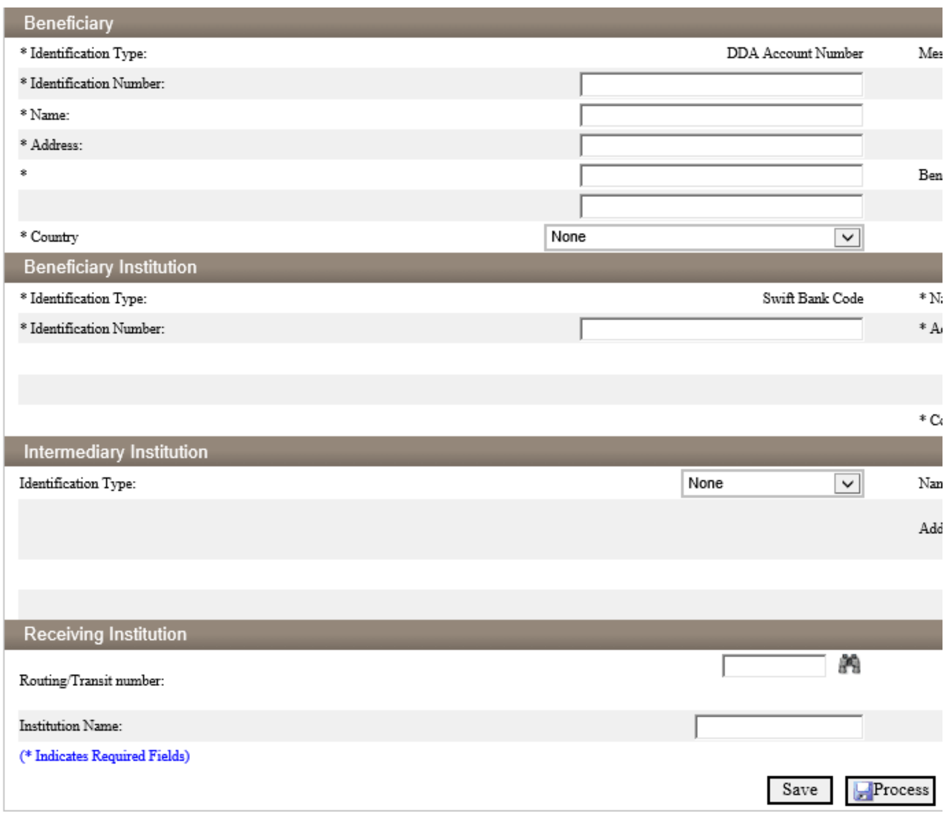
12. When the processing is complete**, click Done**

Note: A warning message is displayed when approval is required or limitations are exceeded.

New International Wire Transfer

1. Click **New Wire Transfer**
2. In the Wire Type list, select **International**
3. Click **Submit**

(Follow Steps 4 through 8 under Domestic Wire Transfer above)



4. **In the Beneficiary section:**

    a. In the **Identification Number** box, type a DDA Account Number
        i. If the Beneficiary uses an International Bank Account Number **(IBAN)** enter that number here**. IBAN's** can be **validated** by visiting http://www.ibancalculator.com/

    b. In the **Name box,** type the Beneficiary Name

    c. In the **Address box,** type the address of the beneficiary
        i. Use the dropdown box to select the **beneficiary Country**

    d. If desired, use the **Message to Beneficiary and/or Beneficiary Reference** fields to include a special message to the recipient

5. **In the Beneficiary Institution section**

   a. In the **Identification Number box,** enter the **SWIFT code** for the beneficiary Financial Institution**.**

      * The search feature is not available for **Foreign Bank Identifiers, a SWIFT** code can be **validated** by visiting https://www2.swift.com/bsl/index.faces

   b. Enter the **Beneficiary Institution Name** and **Address including the Country.**

6. Use the **Intermediary Institution** section if using a correspondent Bank for the International wire transfer. If there is no Correspondent Bank, leave this section blank and proceed to Step 8.

   a) Select the **Identification Type** from the drop down -Fed Routing Number, Swift Bank Code or DDA Account Number
   b) In the **Identification Number box** -Enter the corresponding number
   c) Enter the **Beneficiary Institution Name** and **Address**

7. Use the **Receiving Institution** section if using a second correspondent Bank for the International wire transfer. If there is no Correspondent Bank, leave this section blank and proceed to Step 8.

8. **Click Process**

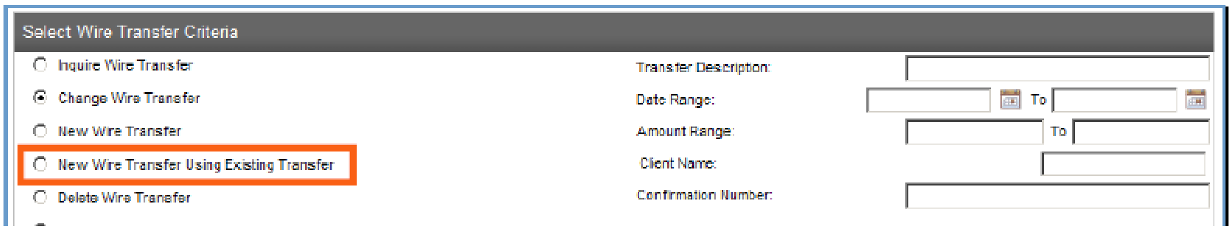
   a) The Processing Status page appears

9. When the processing is complete**, click Done**

Note: A warning message is displayed when approval is required or limitations are exceeded.

New Wire Transfer Using Existing Transfer

1. On the **Management Tools** menu, click **Wire Manager**.
   The **Select Wire Transfer Criteria** page appears.
2. Click **New Wire Transfer Using Existing Transfer**



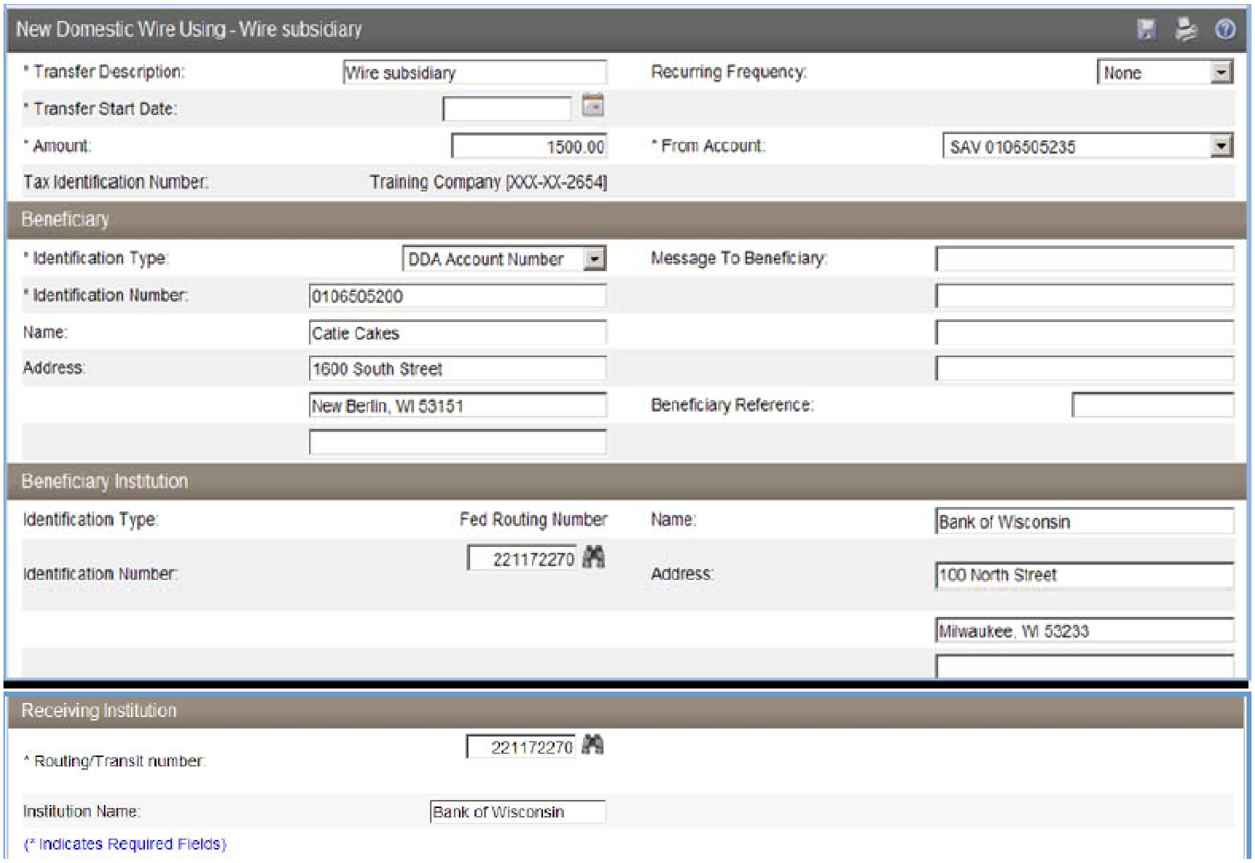
3. To search for a specific wire transfer, enter any search criteria:
   - **For a complete list**, leave the search criteria blank.
4. Click **Submit**

The Wire List section appears.


Wire List

Transfer Activity	Next Transfer Date	Amount	Transfer Status	Details
Wire subsidiary	05/31/2012	$1500.00	Processed	Issued By: Trainer 3 Confirmation: 13d462eb9e
Domestic (2).wire	05/22/2012	$2.55	Processed	Issued By: ACH User30 Confirmation: 1534b288a3
DDA Corres Dom in AM	05/16/2012	$43.00	Processed	Issued By: ACH User30 Confirmation: 8fd43408e8

5. Click the desired Transfer Activity link.
   - The Wire Page for the selected transfer appears.



6. Make Changes as needed**.**

7. Click Process

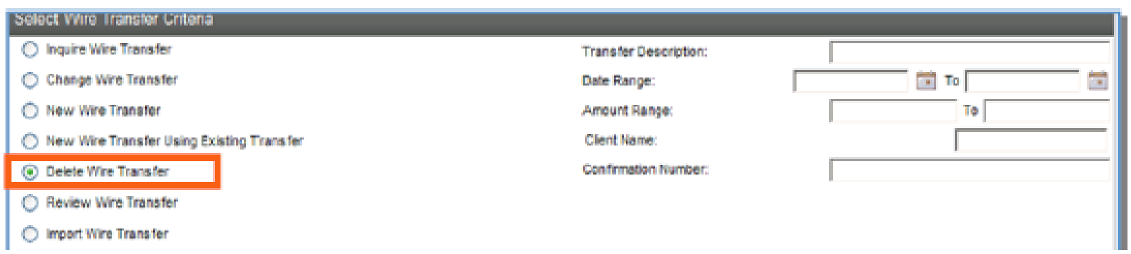
a) The Processing Status page appears, when completed, click **Done**

Delete Wire Transfer

Use the Delete Wire Transfer function to delete a file **before it processes.** This function is not available for wires that have been submitted to the Bank for processing.

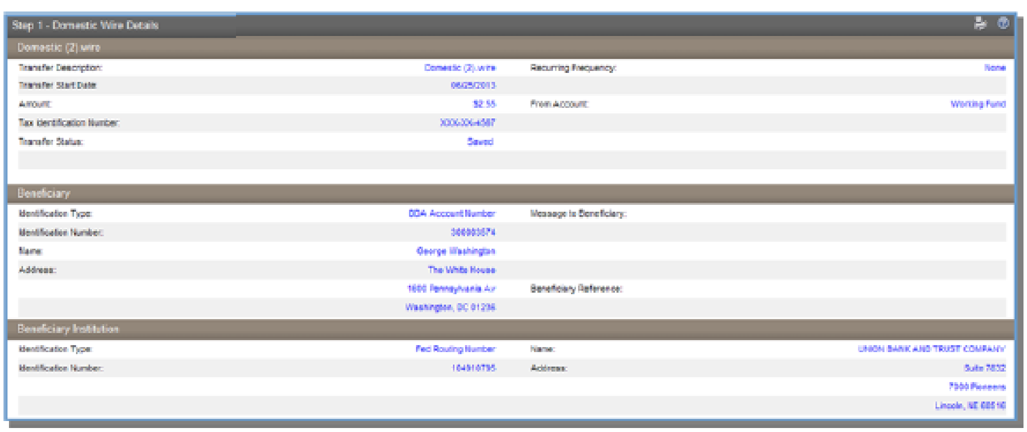
To delete a Wire Transfer:

1. On the **Management Tools** menu, click **Wire Manager**.
   - The **Select Wire Transfer Criteria** page appears with **Inquire Wire Transfer** selected.
2. Click **Delete Wire Transfer**.



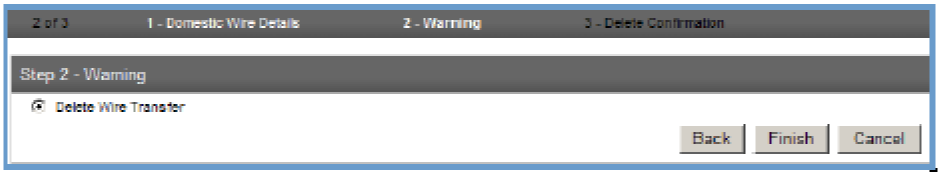
3. Click Submit
   - The Wire List page appears.
4. Select the desired file to delete.
5. Click Next.

   The Delete Wire Step 1 – Transfer Details page appears.



6. Review the transfer details.

7. Click **Next**.
   - The **Delete Wire Transfer – Warning** page appears



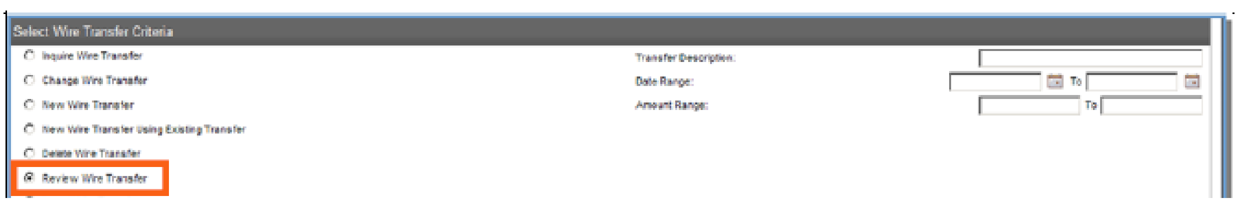
8. Click Finish.

Review a Wire Transfer

Use this procedure to review and/or approve a wire transfer. Dual Approval must be enabled in order to use this function.

To review a wire transfer:

1. On the **Management Tools** menu, click **Wire Manager**.
   The **Select Wire Transfer Criteria** page is displayed with **Inquire Wire Transfer** selected.
2. Click **Review Wire Transfer**.



3. **To search by description:**
   - In the Transfer Description box, type a descriptive title of the Ach transfer you want to locate

   To search by date:
   a) In the **Date Range** box, type a beginning date to search for a transfer.
   b) In the **To** box, type and ending date to a search for a transfer.

To search by amount:

a) In the **Amount Range** box, type a minimum amount to search for.

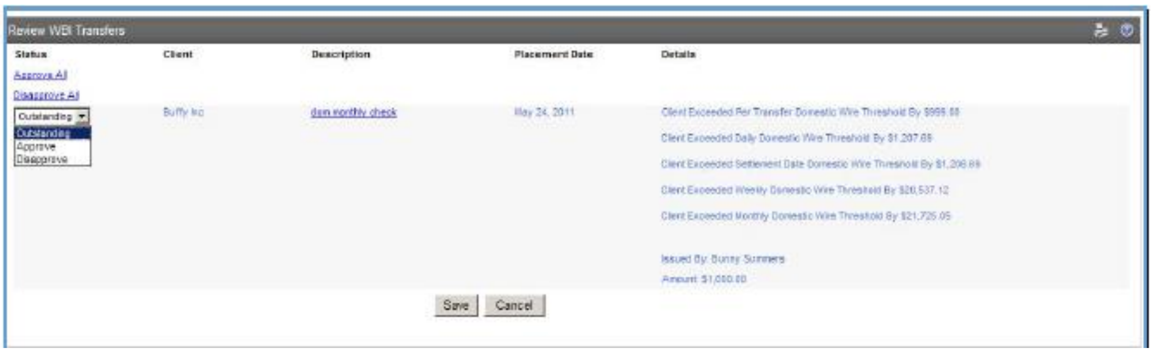
b) In the **To** box, type the maximum amount to search for.

To search for all wire transfers:

- Leave search criteria boxes blank.

4. Click **Submit**.

   The **Review Wire Transfers** page appears.



Definitions

Status - Indicates the status of the transfer. Values are:

Outstanding	The transfer is in review.
Approve	The transfer is approved and will be processed.
Disapprove	The transfer is not approved and will not be processed.
Approved All	All the transfers are approved and will be processed.
Disapproved All	All the transfers are not approved and will not be processed

5. In the **Status** column:
   - **To approve all pending wires:** Click **Approve All**
   - **To reject all pending wires:** Click **Disapprove All**
   - **To approve or reject a specific wire:** In the **Status** list, click **Approve** or **Disapprove**

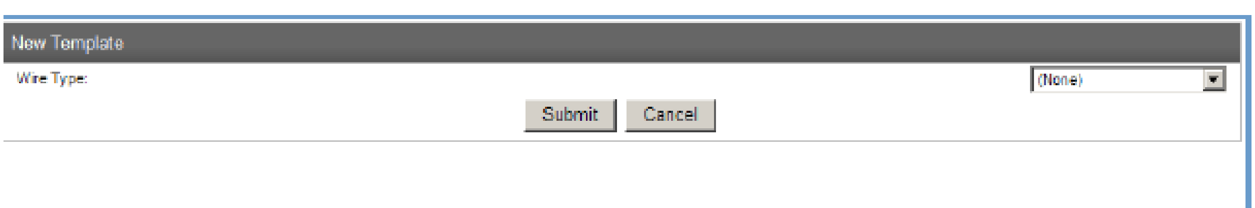
6. Click **Save**

Add a New Wire Transfer Template

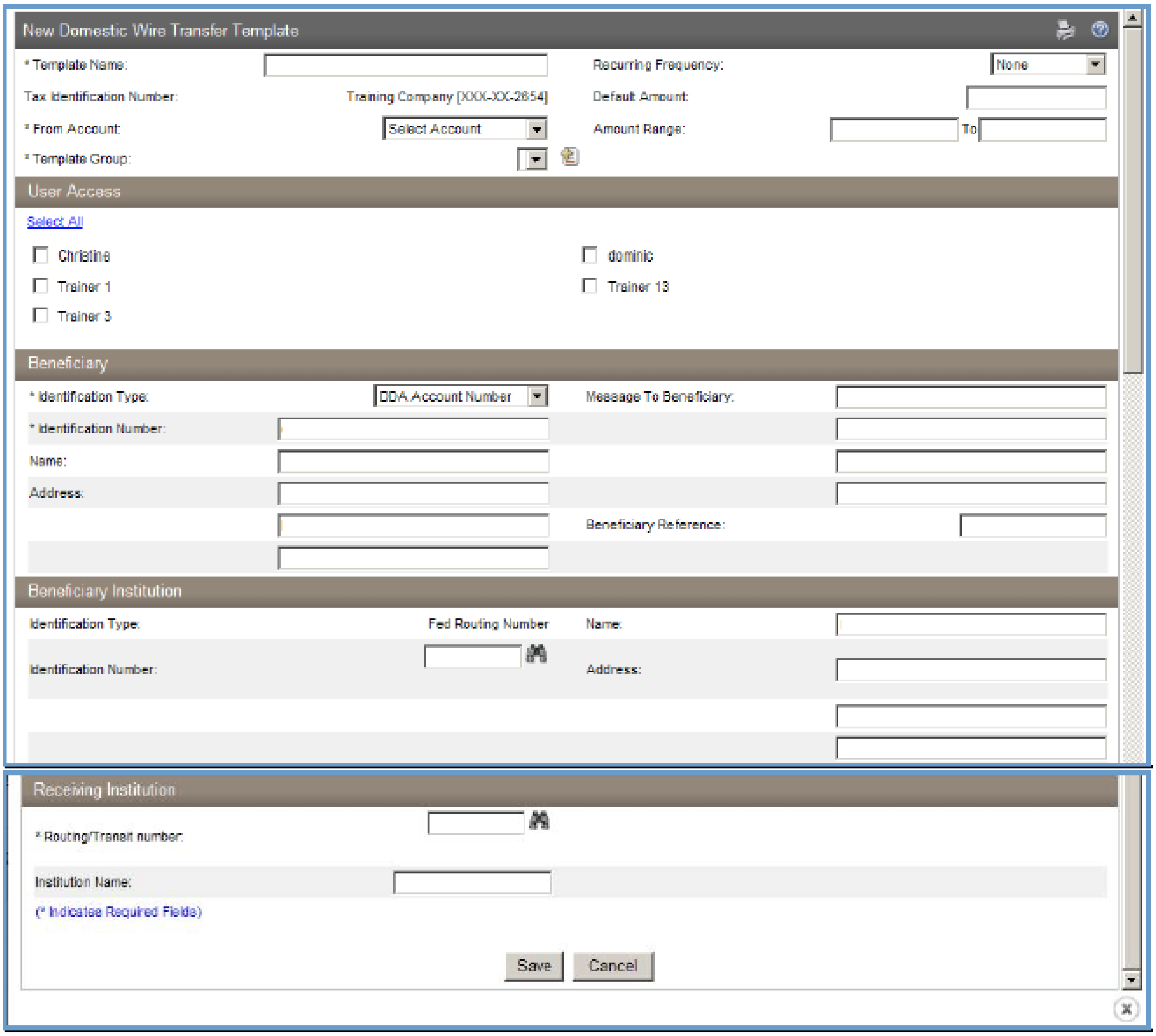
1. On the **Management Tools** menu, click **Wire Manager**.
   - The **Select Wire Transfer Criteria** page is displayed with **Inquire Wire Transfer** selected.
2. Click **Wire Transfer Template**.

3. Click **Submit** and the **Template List** section appears.

4. Click the icon for **New**.
   a) The **New Template** page appears.



5. In the **Wire Type** list, click the wire type.
6. Click **Submit**
7. The **New Template** page is displayed for the wire type selected



a) In the **Template Name** box, type a name to assign to the template.
b) In the **Default Amount** box, type an amount.
c) In the **From Account** list, click the donor account number.
d) In the **Template Group** list, click a group.

Note: To create a new group name, click the New button,

8. In the **Beneficiary Institution** section
   a) In the **Identification Type** list, click the routing/ABA number type of the receiving financial institution.
   b) In the **Identification Number** box, click the Search button (binoculars) to determine the receiving institution's ID number.
   c) In the **Name** box, type the receiving financial institution name for the account.
   d) In the **Address** box, type the financial institution street address of the recipient account.
   e) In the **City State Zip** box, type the financial institution city, state, and Zip code of the recipient account.

9. In the **User Access** section, select one or more check boxes associated with users to allow them use of the template.

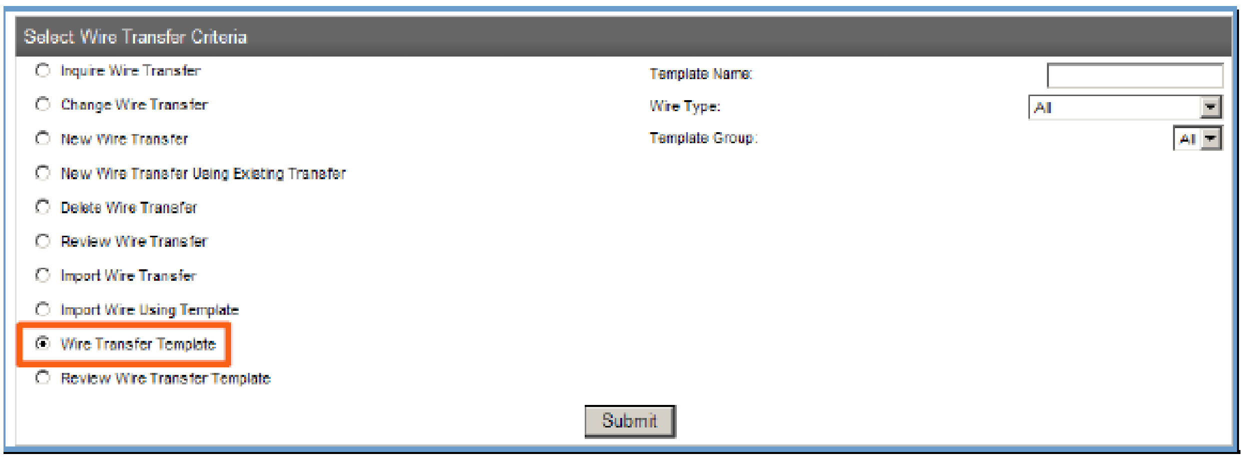
   In the **Beneficiary** section:
   a) In the **Account Type** list, click the type of account to transfer funds to.
   b) In the **Identification Number** box, type the recipient account number.
   c) In the **Name** box, type the name of the recipient.
   d) In the **Address** box, type the street address of the recipient.
   e) In the **City State Zip** box, type the city, state, and ZIP code of the recipient.
   f) In the **Message to Beneficiary** box, type a note to the recipient.

   The **Receiving Institution** section autofills with the information from the **Beneficiary Institution** section.

10. Click **Save**.

New Wire using Wire Transfer Template

1. On the Management Tools Menu, click Wire Manager.
   - The Select Wire Transfer Criteria page is displayed with Inquire Wire Transfer selected.
2. Click Wire Transfer Template.

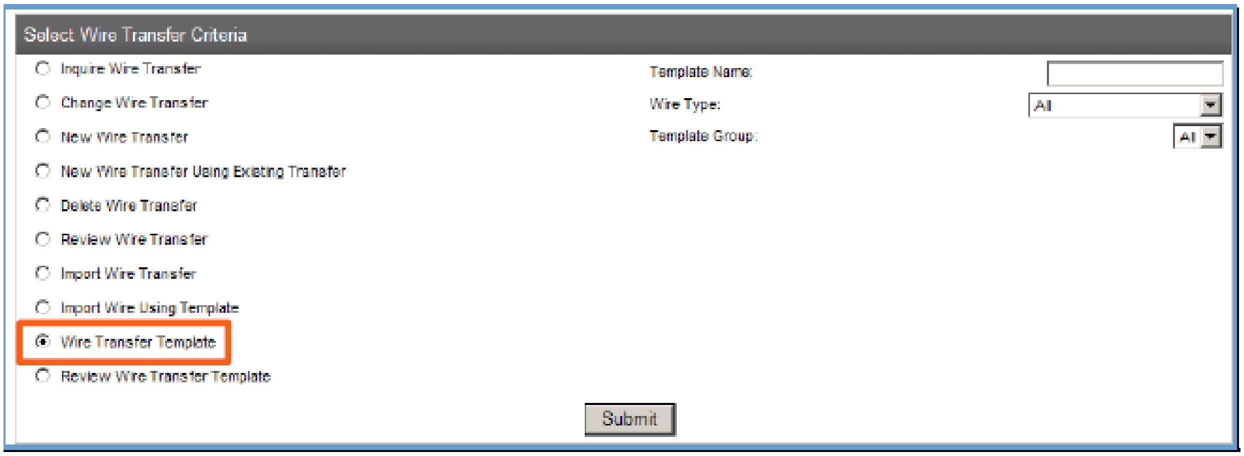


3. To search for a specific wire template, **enter any search criteria**:
   - For a **complete list of Templates**- Leave search criteria blank
4. Click **Submit.**
   The **Template List Section** appears:

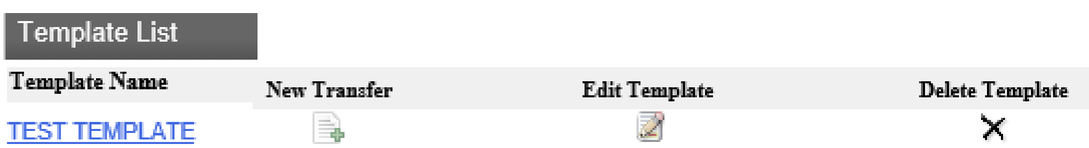
5. Click the **New Transfer icon** next to the desired template
6. Click **Wire Page** for the selected template
7. Make **changes as needed**- such as Transfer Date and Amount
8. Click **Process.**
9. After validating is complete Click **Done.**

Change or Delete a Wire Transfer Template

1. On the **Management Tools** menu, click **Wire Manager**.
   - The Select Wire Criteria page is displayed with Inquire Transfer selected.
2. Click **Wire Transfer Template**



3. To search for a specific wire template, **enter any search criteria**:
   - For a **complete list of Templates**- Leave search criteria blank
4. Click **Submit.**
   The **Template List** section appears:



- **To change a wire transfer template:** Click the **Edit** button for the template, make changes on the **Change Wire Transfer Template** page and click **Save**.

- **To delete a wire transfer template:** Click the **Delete** (X) button for a template, and then on the **Delete Wire transfer Template** page, click **Delete**.