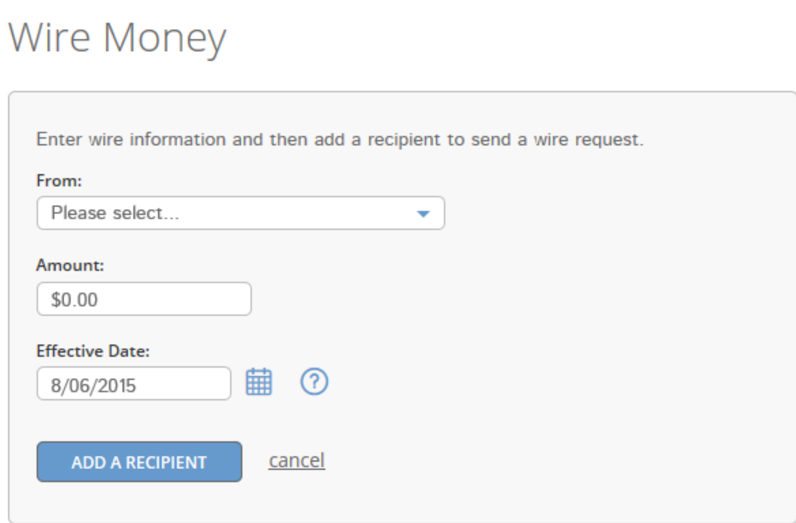
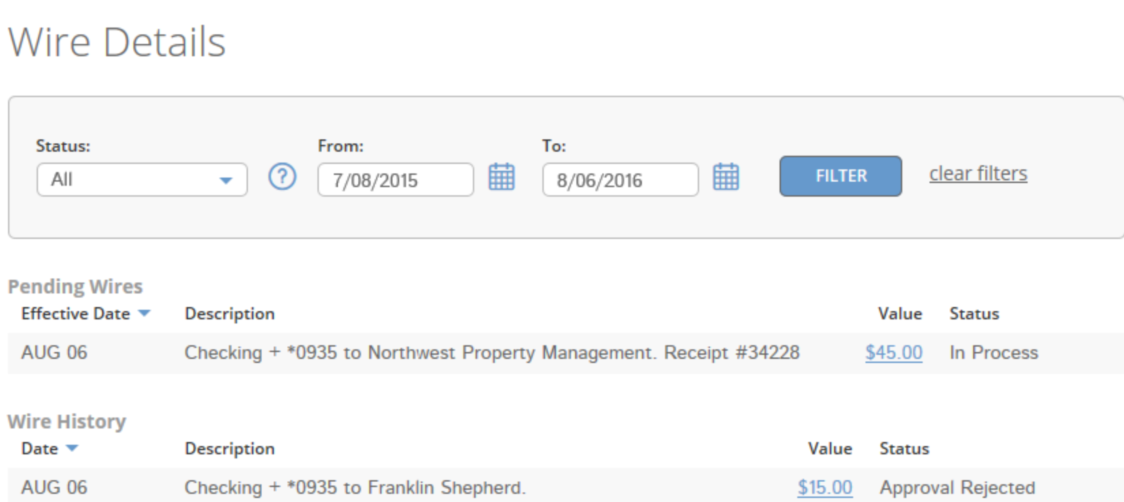
Working with Wire Transfers

Note: Online Banking customers do not have access to wire transfers turned on by default. If your organization can benefit from the ability to originate wire transfers online, please contact your personal banker or lender for more details on accessing this functionality.

Introduction

The Wires page, accessible by clicking Wires on the navigation bar, contains a form for submitting wires as well as detail information about all wires that have been submitted.





At the top of the page is a Wire Money form, which lets the user submit a request for a wire. This form is functionally the same as the wires form launched from the account tile.

Following the wires form is the Wire Details section. This lists information about pending wires as well as wire history.

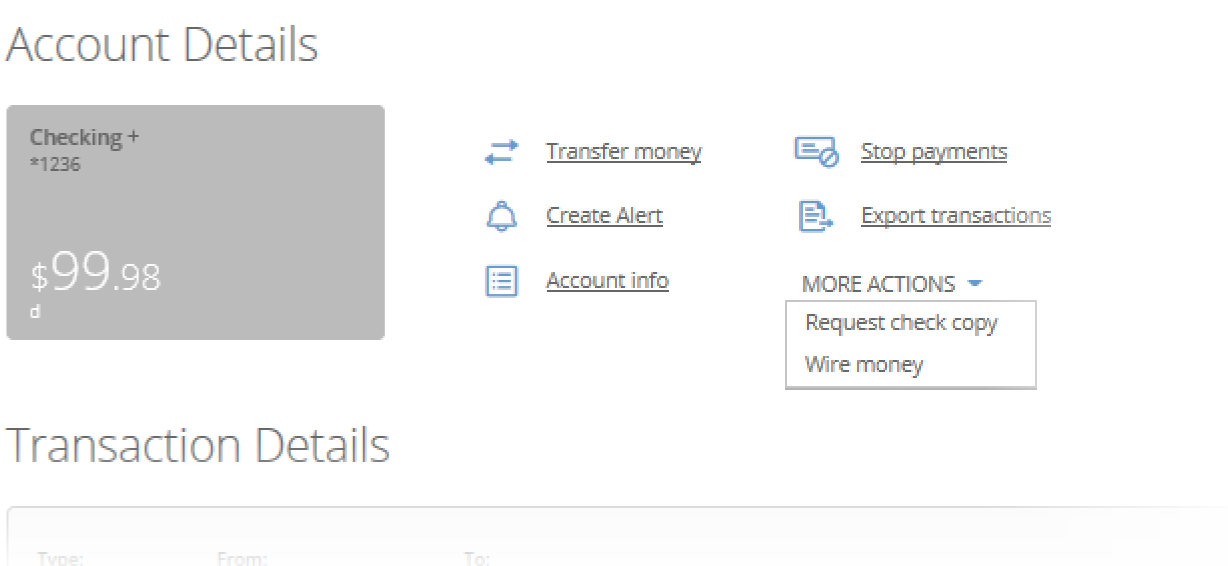
Pending Wires can include those wires that are in process or that are waiting for approval. Wire History contains information about all wires that are no longer pending. This includes wires that were successfully submitted as well as wires that were rejected by the approver.

Submitting a Request for a Domestic Wire Transfer

Online banking users may request the submission of a domestic wire transfer.

Not all accounts may be eligible to use for wire transfers. If the wire transfer action is not available on the account you want to use, try using another account or contact your financial institution for more information.

1. From the Account Overview page in online banking, click the account tile of the account to use for the wire transfer.
   The Account Details page for the account opens.
2. Click anywhere on the tile to view the options available for that account. If the term MORE ACTIONS appears, click that term to view more options.

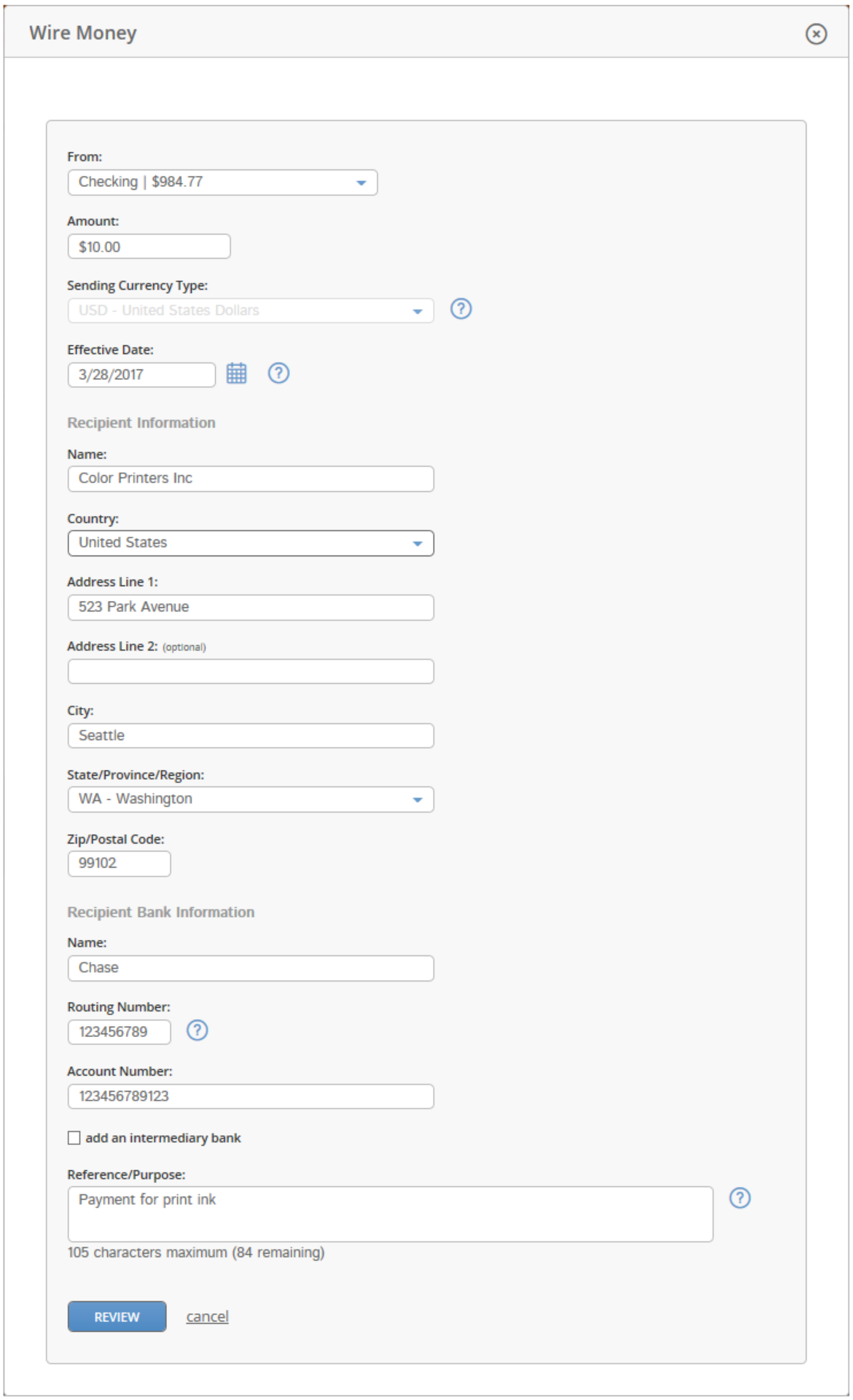


3. Click **Wire money**.
   The Wire Money form opens.

4. Enter the following information for the wire. All items are required, unless noted.

Label	Description
From	This value is already filled in with the account information. This cannot be changed. If you wish to use another account, cancel this lightbox and start over.
Amount	The dollar amount of the transaction.
Sending Currency Type	The type of currency in which the wire amount is delivered to the recipient. For a domestic wire, this cannot be changed from the default setting of **USD - United Stated Dollars**.
Effective Date	The date you want the wire to be sent. You can use the date chooser tool or type the date in the format mm/dd/yyyy. If the date you select falls on a weekend day or holiday, your wire may not be generated until the next business day. The date must be within 12 months from the current date. Contact your financial institution if you have any questions about valid dates for wire transfers.
Recipient Information: Name	Enter the name of the person or company the wire is being sent to.
Country	Select the country to which you are sending the wire transfer.
Address Line 1	Enter the street and street number or post office box for the recipient.
Address Line 2	Optional. Use this line to complete the address information.
City	Optional. Enter the name of the city for the recipient.
State/Province/Region	Choose the state or region from the drop-down list.
Zip Code /Postal Code	Optional. Enter the Zip code. You can use either five or nine digits.
Recipient Bank Information: Name	Enter the name of the bank or credit union the wire is being sent to.
Routing Number	Enter the nine digit routing number used by the bank in association with the account holder's account number (some banks and credit unions use more than one routing number).
Account Number	Enter the account number of the account the wired amount should be placed in.

Label	Description
add an intermediary bank	Optional. Select this check box if the bank or credit union requires an intermediary for the wire transfer. When selected, fill in the **Intermediary Bank or Credit Union Name** and **Intermediary Routing Number** information.
Reference/Purpose	Optional. Enter a single line of text in the English language that describes the purpose of the wire.



5. Click the **Review** button.

   A review copy of the message that will be sent to the financial institution is shown.

6. Click the **Request Wire** button to send the message to the financial institution. If there is an error, click the **cancel** link and begin again.

   Note: You may be prompted to answer a security question or enter a code sent to your phone before the request is sent.

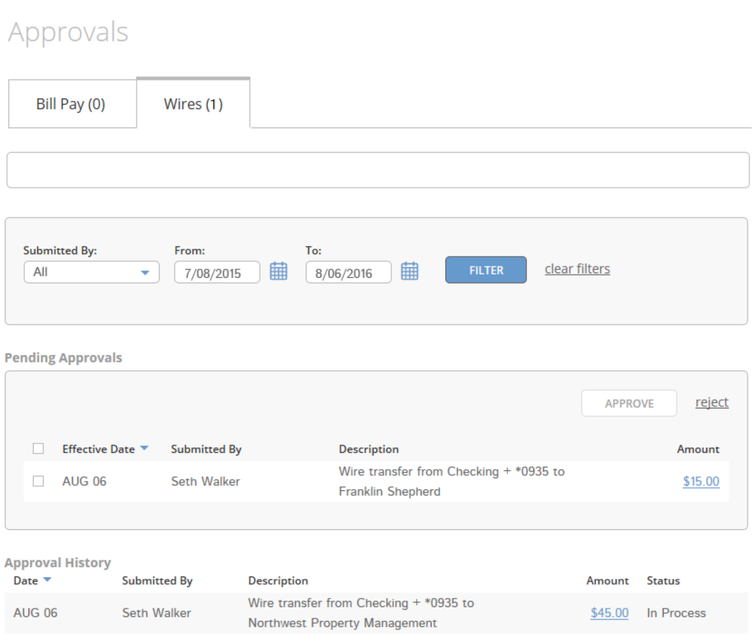
Approving a Wire Transfer

Primary users can require that certain wires created by secondary users be approved before they are submitted. The approval requirements are created when adding or editing a secondary user.

When a wire has been created that requires approval, the primary user is notified in online banking that a wire is ready to be approved.

Note: Approvers can set up an alert that will notify them via email when an approval is required. Alerts can be set up by clicking the settings link and choosing Security and Alerts. For information about managing the content of the approval required alert, refer to related topics listed at the end of this topic.

1. Click the Approvals link.
   The Approvals page displays.



2. On the Wires tab, locate the wire or wires to be approved in the Pending Approvals section of the page.

3. Select the wire or wires needing approval using the check box.

4. Click the **Approve** button to approve this wire. You can also reject this wire by clicking **reject** instead.

The PS Bank Customer Care is available to assist with any questions about the online banking system, and how to successfully transition your current processes to the new platform.

You may reach out any time during business hours by calling:

1-866-746-1011

You may also e-mail at:

ebanking@psbanking.com